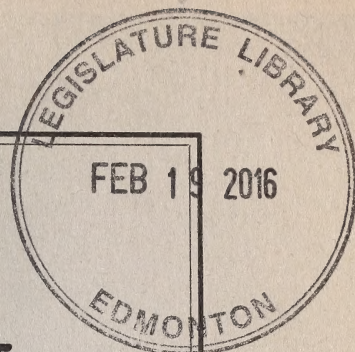


CA2 ALIN  
A55  
1954

ALBERTA LEGISLATURE LIBRARY



3 3398 00421 3475



**ANNUAL REPORT**  
OF THE  
**PROVINCIAL LIBRARY**  
**VICTORIA, B. C.**  
*Superintendent of Insurance*  
*Government of the Province*  
*of Alberta*

DEPARTMENT OF PROVINCIAL SECRETARY

**1955**  
(Business of 1954)

Published by Direction of  
THE HONOURABLE A. J. HOOKE  
*Provincial Secretary*



EDMONTON :  
PRINTED BY A. SHNITKA, QUEEN'S PRINTER FOR ALBERTA  
1956







# ANNUAL REPORT

OF THE

## *Superintendent of Insurance*

*Government of the Province  
of Alberta*

DEPARTMENT OF PROVINCIAL SECRETARY

### 1955

(Business of 1954)

Published by Direction of  
THE HONOURABLE A. J. HOOKE  
*Provincial Secretary*



# CONTENTS

	Page
Report of the Superintendent of Insurance .....	3
Total Insurance Premiums and Disbursements in Alberta by Years .....	Table 1 ..... 5

## STATEMENT OF PROVINCIAL COMPANIES Excluding Societies

Alberta Fire and Accident Insurance Company Limited .....	Table 2 ..... 6
Alberta General Insurance Company .....	Table 3 ..... 7
Canada West Insurance Company .....	Table 4 ..... 8
Merchants and Traders Assurance Company .....	Table 5 ..... 9
Western Union Insurance Company .....	Table 6 ..... 10

## STATEMENTS OF EXTRA-PROVINCIAL COMPANIES Excluding Societies, Reciprocal Exchanges and Underwriters at Lloyd's

British Pacific Insurance Company .....	Table 7 ..... 13
Citadel Insurance Company of Canada Limited .....	Table 8 ..... 14
Empire Life Insurance Company .....	Table 9 ..... 16
Retail Lumbermen's Mutual Fire Insurance Company .....	Table 10 ..... 17
Western Surety Company Limited .....	Table 11 ..... 18

## MISCELLANEOUS

Insurance Companies Licensed .....	Table 12 ..... 20
------------------------------------	-------------------

## ABSTRACT OF RETURNS

Life Insurance—Premium Income and Disbursements to Policy- holders .....	Table 13 ..... 49
Life Insurance—Exhibit of Policies .....	Table 14 ..... 52
Fraternal Societies—Premium Income and Disbursements .....	Table 15 ..... 55
Fraternal Societies—Exhibit of Certificates .....	Table 16 ..... 56
Fire and Automobile Insurance .....	Table 17 ..... 57
Accident, Sickness, Liability and Guarantee Insurance .....	Table 18 ..... 64
Theft, Plate Glass, Personal Property, Inland Transportation and Miscellaneous Classes of Insurance .....	Table 19 ..... 69
Hail Insurance .....	Table 20 ..... 76



GOVERNMENT OF THE PROVINCE OF ALBERTA  
DEPARTMENT OF THE PROVINCIAL SECRETARY  
OFFICE OF THE SUPERINTENDENT OF INSURANCE

---

To The Honourable A. J. Hooke  
Provincial Secretary of Alberta  
Edmonton, Alberta

Sir:

Pursuant to Section 20, Chapter 201, 1942, The Alberta Insurance Act, I have the honour to submit the forty-second Annual Report of the Office of the Superintendent of Insurance for the year ending December 31st, 1954, giving abstracts of the annual statements of insurance companies licensed to do business in Alberta, detailed statements of Provincial and Extra-Provincial Companies, together with other data of administration, both with respect to The Alberta Insurance Act and The Real Estate Agents' Licensing Act.

During 1954 the following ten companies were licensed for the first time to write insurance in the Province of Alberta:

Alpina Insurance Company Limited  
American National Fire Insurance Company  
British Commonwealth Insurance Company Limited  
Canadian Slovak Benefit Society  
Centennial Insurance Company  
Merit Insurance Company  
New York Fire Insurance Company  
St. Lawrence Underwriters Agency of the Western Assurance Company  
Standard Insurance Company Limited  
Ukrainian National Association

During 1954 the following three companies ceased to do business in the Province:

American Alliance Insurance Company (merged)  
Phenix Underwriters Agency of Fidelity-Phenix Fire Insurance Company of New York  
United States Guarantee Company (merged)

At December 31st, 1954, there were eighteen Provincial and Extra-Provincial companies licensed under the provisions of The Alberta Insurance Act, classified as follows:

Life .....	1
Fraternal .....	6
Fire, alone or with classes other than Life .....	8
Other classes, exclusive of Life, Fire and Automobile .....	3
	18

At December 31st, 1954, there were 333 Dominion Registered Companies doing business under the Act classified as follows:

Life, alone or with Accident and/or Sickness .....	43
Life, with Fire and other classes .....	3
Fraternal .....	17
Fire, alone or with classes other than Life .....	206
Automobile, alone or with classes other than Life and Fire .....	26
Classes other than Life, Fire and Automobile .....	13
Restricted licenses, permitting contracts to run to maturity .....	5
Reciprocal Exchanges .....	10
Underwriters' Agencies .....	10
	333

At December 31st, 1954, there were 141 Insurance Adjusters licensed as follows:

Edmonton .....	73
Calgary .....	41
Lethbridge .....	9
Red Deer .....	4
Lloydminster .....	2
Rycroft .....	2
Lacombe .....	2
Medicine Hat .....	1
Opal .....	1
Smoky Lake .....	1
Non-Resident .....	5
	141



There were 5,039 Certificates of Authority to write insurance issued to Agents during the licensing year February 15, 1954 to February 15, 1955. The following statement shows the locations of these Agents and the classes of business for which they were licensed:

	Life	Casualty	Fire & Other Classes	Hail	Automobile Only	Employees
Edmonton .....	519	278	287	11	22	115
Calgary .....	407	179	253	17	16	84
Lethbridge .....	88	37	43	24	9	15
Medicine Hat .....	41	10	20	17	3	10
Drumheller .....	4	2	6	7	2	4
Red Deer .....	27	7	14	2	3	8
Wetaskiwin .....	12	1	11	5	2	1
Towns and Villages .....	366	99	1,057	509	107	44
Non-Resident .....	37	27	160	7	—	3
	1,501	640	1,851	599	164	284

The following table shows comparatively the premiums and losses within the Province for all classes of insurance except Life for the years 1952, 1953 and 1954:

	Net Premiums Written			Net Losses Incurred		
	1952	1953	1954	1952	1953	1954
Fire	\$10,893,240.	\$11,155,538.	\$11,217,190.	\$ 3,322,329.	\$ 4,399,193.	\$ 4,736,065.
Automobile	13,756,961.	16,803,278.	17,213,123.	7,223,511.	9,345,926.	8,575,066.
Accident and Sickness	4,424,094.	5,621,025.	6,241,080.	2,716,447.	3,718,816.	4,146,593.
Hail	1,254,387.	1,379,138.	924,353.	674,197.	1,527,477.	845,090.
Guarantee	437,238.	492,864.	656,025.	31,214.	195,943.	138,516.
Liability	1,004,911.	1,195,705.	1,215,160.	267,701.	794,131.	583,958.
Personal Property	1,059,304.	1,351,743.	1,590,699.	391,077.	671,219.	1,343,288.
Plate Glass	110,606.	117,105.	144,933.	66,794.	61,643.	85,248.
Theft	146,829.	151,952.	175,631.	65,901.	69,290.	101,884.
Miscellaneous	1,087,728.	1,482,865.	1,429,738.	553,903.	833,157.	1,790,515.
	\$34,175,298.	\$39,751,213.	\$40,807,932.	\$15,313,074.	\$21,616,795.	\$22,346,223.

The following is a comparison of Life insurance Premiums collected, Disbursements to policyholders, Insurance written and insurance at risk as at December 31st, of the years 1952, 1953 and 1954:

Premiums		Insurance Written (new issued)	
1952 .....	\$ 26,178,606.	1952 .....	\$ 260,659,182.
1953 .....	29,968,889.	1953 .....	301,814,318.
1954 .....	32,524,007.	1954 .....	294,115,550.

Disbursements		Insurance at Risk	
1952 .....	\$ 11,578,579.	1952 .....	\$1,067,468,780.
1953 .....	12,734,138.	1953 .....	1,246,247,611.
1954 .....	14,557,815.	1954 .....	1,376,977,088.

Note: Insurance Written includes new issued and all other additions.

During the licensing year July 1, 1954, to June 30, 1955, as at March 31, 1955, there were 1,580 licenses issued under The Real Estate Agents' Licensing Act as follows:

	Agents	Salesmen
Edmonton .....	157	452
Calgary .....	130	371
Lethbridge .....	23	59
Medicine Hat .....	6	23
Drumheller .....	4	2
Red Deer .....	9	12
Wetaskiwin .....	8	2
Towns and Villages .....	224	98
	561	1,019

J. A. MACPHEE  
Superintendent of Insurance



**TABLE 1** TOTAL INSURANCE PREMIUMS AND DISBURSEMENTS (EXCLUDING FRATERNAL SOCIETIES)  
IN THE PROVINCE OF ALBERTA BY YEARS

Year		Premiums	Total Premiums	Disbursements To Policyholders (Claims, etc.)	Total Disbursements
1926	Life	\$ 8,864,863.	\$	\$ 3,476,222.	\$
	Other than Life	6,576,887	15,441,750.	3,513,889.	6,990,111.
1927	Life	9,692,954.		3,839,238.	
	Other than Life	8,154,663.	17,847,617.	6,265,153.	10,104,391.
1928	Life	11,206,981.		5,033,365.	
	Other than Life	9,195,818.	20,402,799.	7,542,573.	12,575,938.
1929	Life	12,289,180.		6,056,508.	
	Other than Life	7,801,038.	20,090,218.	4,588,581.	10,645,089.
1930	Life	12,368,354.		6,818,241.	
	Other than Life	7,072,681.	19,441,035.	4,349,147.	11,167,388.
1931	Life	12,388,469.		8,210,569.	
	Other than Life	6,015,327.	18,403,796.	3,846,487.	12,057,056.
1932	Life	11,625,319.		8,898,509.	
	Other than Life	5,526,924.	17,152,243.	2,973,952.	11,872,461.
1933	Life	11,416,296.		10,015,702.	
	Other than Life	4,834,395.	16,250,691.	1,961,933.	11,977,635.
1934	Life	11,102,559.		9,461,158.	
	Other than Life	4,880,035.	15,982,594.	1,915,481.	11,376,639.
1935	Life	10,230,729.		9,057,914.	
	Other than Life	4,848,225.	15,078,954.	1,985,175.	11,043,089.
1936	Life	9,800,113.		8,630,287.	
	Other than Life	4,839,206.	14,639,319.	1,918,602.	10,548,889.
1937	Life	9,793,034.		8,172,929.	
	Other than Life	5,148,586.	14,941,620.	2,505,890.	10,678,819.
1938	Life	9,935,869.		8,040,695.	
	Other than Life	5,505,399.	15,441,268.	2,478,215.	10,518,910.
1939	Life	9,577,496.		7,942,916.	
	Other than Life	5,582,443.	15,159,939.	2,202,917.	10,145,833.
1940	Life	9,654,130.		8,431,847.	
	Other than Life	5,654,992.	15,309,122.	2,428,624.	10,860,471.
1941	Life	9,827,833.		8,097,133.	
	Other than Life	6,168,262.	15,996,095.	2,959,713.	11,056,846.
1942	Life	9,726,062.		7,501,607.	
	Other than Life	5,750,184.	15,476,246.	2,392,880.	9,894,487.
1943	Life	10,353,715.		6,474,242.	
	Other than Life	5,795,481.	16,149,196.	2,000,964.	8,475,206.
1944	Life	11,488,724.		7,228,679.	
	Other than Life	6,713,271.	18,201,995.	3,048,902.	10,277,581.
1945	Life	12,764,818.		7,571,781.	
	Other than Life	7,466,729.	20,231,547.	4,007,796.	11,579,577.
1946	Life	14,445,068.		7,634,663.	
	Other than Life	9,143,407.	23,588,475.	4,383,350.	12,018,013.
1947	Life	15,726,299.		5,239,991.	
	Other than Life	11,600,246.	27,326,545.	7,241,272.	12,481,263.
1948	Life	17,183,258.		5,829,123.	
	Other than Life	14,399,548.	31,582,806.	7,408,803.	13,237,926.
1949	Life	19,055,904.		5,974,255.	
	Other than Life	17,665,975.	36,721,879.	9,978,371.	15,952,626.
1950	Life	21,188,316.		5,979,530.	
	Other than Life	21,898,398.	43,086,714.	11,114,649.	17,094,179.
1951	Life	24,001,047.		6,380,040.	
	Other than Life	26,872,027.	50,873,074.	13,404,785.	19,784,825.
1952	Life	26,178,606.		11,578,579.	
	Other than Life	34,175,298.	60,353,904.	15,313,074.	26,891,653.
1953	Life	29,968,889.		12,734,138.	
	Other than Life	39,751,213.	69,720,102.	21,616,795.	34,350,933.
1954	Life	32,524,007.		14,557,815.	
	Other than Life	40,807,932.	73,331,939.	22,346,223.	36,904,038.
Total	Life	\$414,378,892.		\$224,867,676.	
	Other than Life	\$339,844,590.	\$754,223,482.	\$177,694,196..	\$402,561,872.



TABLE  
2THE ALBERTA FIRE AND ACCIDENT INSURANCE  
COMPANY LIMITED

HEAD OFFICE - CALGARY, ALBERTA

Incorporated, 1907  
Commenced Business in Alberta, 1911  
Licensed in the Province of Alberta only

## Officers

James D. D. Spence, President and General Manager .....	Calgary, Alberta
Allan Spence, Vice-President .....	Calgary, Alberta
M. E. Harkley, Secretary .....	Calgary, Alberta
Irene Sandercock, Treasurer .....	Calgary, Alberta

## Directors

James D. D. Spence, Irene Sandercock, P. Sutherland, C. H. Marshall, Allan J. Spence, Wesley Clement, W. P. Spence, M. E. Harkley, F. F. Spence
---

## Auditors

Clarkson, Gordon & Co., Chartered Accountants .....	Calgary, Alberta
---	------------------

Deposit with the Government of the Province of Alberta .....	\$15,000.00
--	-------------

## Capital Stock

Amount of Capital Stock authorized .....	\$1,000,000.00
Number of Shares: 5,000 Ordinary, Par Value, \$100.00	
5,000 Preferred, Par Value, \$100.00	

	Amount subscribed for	Amount paid in cash
Capital Stock at beginning of year	\$237,100.00	\$31,212.50
Capital Stock at end of year	\$237,100.00	\$31,212.50

## BALANCE SHEET (DECEMBER 31, 1954)

## ASSETS

Amortized book value of bonds, debentures and debenture stocks:		
Not in default .....	\$27,287.07	
In default .....	1,800.00	\$29,087.07
Cash on hand and in banks .....		1,117.92
Interest .....		297.71
All other assets .....		220.00
Gross Assets .....		\$30,722.70
Deduct assets not admitted .....		2,339.32
Total Admitted Assets .....		<u>\$28,383.38</u>

## LIABILITIES

Total provision for unpaid claims .....	\$ 176.00
Total net reserve (carried out at 80%) .....	1,006.10
Expenses due and accrued .....	225.00
Taxes due and accrued .....	57.85
All other liabilities .....	300.00
Total Liabilities excluding Capital Stock .....	<u>\$ 1,764.95</u>
Capital Stock paid in cash .....	\$31,212.50
Deficit in Profit and Loss Account .....	4,594.07
Excess of assets over liabilities (Surplus for protection of policyholders) .....	26,618.43
Total Liabilities .....	<u>\$28,383.38</u>

## PROFIT AND LOSS ACCOUNT

Net premiums written .....	\$ 2,892.60
Reserve of unearned premiums (80%)	
At beginning of year .....	\$ 1,021.30
At end of year .....	1,006.10
Decrease .....	\$ 15.20
Net premiums earned .....	<u>\$ 2,907.80</u>
Net claims incurred .....	658.77
Commissions .....	155.99
Taxes .....	331.07
Salaries, fees and travelling expenses .....	5,130.05
All other expenses .....	1,065.48
Total Claims and Expenses .....	<u>\$ 7,341.36</u>
Underwriting loss .....	4,433.56
Other revenue: Interest earned, cash and accruals .....	870.41
Decrease in deficiency of market under book value of securities .....	2,603.17
Other expenditure: Loss on sale of securities and real estate .....	89.17
Net Loss for the Year .....	<u>\$ 1,049.15</u>

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year .....	\$27,667.58
Net loss for the year brought down .....	1,049.15
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year .....	<u>\$26,618.43</u>



## EXHIBIT OF PREMIUMS IN FORCE IN CANADA

## Accident and Sickness

Gross in force at end of 1953 .....	\$ 3,088.10
Taken in 1954 (new and renewed) .....	2,892.60
Ceased in 1954 (including renewed) .....	3,088.10
Gross in force at end of 1954 .....	2,892.60
Reinsurance .....	
Net in force at end of 1954 .....	2,892.60

## TABLE

3

## THE ALBERTA GENERAL INSURANCE COMPANY

## HEAD OFFICE - EDMONTON, ALBERTA

Incorporated, 1948  
Commenced Business in Alberta, 1948  
Licensed in the Province of Alberta only

## Officers

John C. Black, Underwriter ..... Edmonton, Alberta  
Charles E. Kehoe, Chief Accountant ..... Edmonton, Alberta

## Directors

Ralph R. Moore, John E. Hart, J. M. Tweddle

## Auditors

McCannell, Gee & Quinn, Chartered Accountants ..... Edmonton, Alberta

Deposit with the Government of the Province of Alberta ..... \$100,000.00

## BALANCE SHEET (DECEMBER 31, 1954)

## ASSETS

Mortgage loans on real estate (first liens) .....	\$ 12,384.60
Amortized book value of bonds, debentures and debenture stocks:	
Not in default .....	571,899.78
Cash on hand and in banks .....	165,040.79
Interest accrued .....	5,334.47
Agents' balances and premiums uncollected:	
Written on or after October 1, 1954 .....	\$56,163.50
Premiums due from reinsuring companies:	
Written on or after October 1, 1954 .....	16,271.44
All other assets .....	72,434.94
	1,022.99
Gross Assets .....	\$828,117.57
Total Admitted Assets .....	\$828,117.57

## LIABILITIES

Total provision for unpaid claims .....	\$ 14,780.56
Total net reserve (carried out at 80%) .....	275,912.40
Expenses due and accrued .....	17,240.70
Taxes due and accrued .....	29,764.53
Reinsurance premiums .....	28,680.92
All other liabilities .....	116,910.80
Total liabilities excluding Capital Stock .....	\$483,289.91
Capital surplus .....	\$124,225.87
Capital surplus Re bonds .....	9,165.22
Surplus in Profit and Loss Account .....	211,436.57
Excess of assets over liabilities (Surplus for protection of policyholders) .....	344,827.66
Total Liabilities .....	\$828,117.57

## PROFIT AND LOSS ACCOUNT

Net premiums written .....	\$260,056.98
Reserve of unearned premiums (80%)	
At beginning of year .....	\$279,195.34
At end of year .....	275,912.40
Decrease .....	3,282.94
Net premiums earned .....	\$263,339.92
Net claims incurred .....	109,545.90
Net adjustment expenses incurred .....	8,148.63
Commissions .....	(59,843.92)
Taxes .....	14,998.68
Salaries, fees and travelling expenses .....	94,925.88
All other expenses .....	41,854.09
Total Claims and Expenses .....	\$209,629.31
Underwriting Profit .....	53,710.61
Other revenue:	
Interest earned, cash and accruals .....	\$18,838.02
Adjustment by amortization .....	110.66
Profit on sale of securities and real estate .....	\$18,727.36
Brokerage Dept. operations .....	3,850.00
Sundry revenue .....	3,693.79
	6.19
Other expenditure:	26,277.34
Income and Excess Profits Taxes .....	\$ 32,952.21
Net profit for the year .....	\$ 47,035.74



## SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year .....	\$297,791.92
Net profit for the year brought down .....	47,035.74
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year .....	\$344,827.66

## EXHIBIT OF PREMIUMS IN FORCE IN CANADA

Fire:	Gross in force at end of 1953 .....	\$1,070,304.07
	Taken in 1954 (new and renewed) .....	744,043.53
	Ceased in 1954 (including renewed) .....	733,832.82
	Gross in force at end of 1954 .....	1,080,514.78
	Reinsurance .....	390,558.84
	Net in force at end of 1954 .....	689,955.94

TABLE

4

## CANADA WEST INSURANCE COMPANY

## HEAD OFFICE - EDMONTON, ALBERTA

Incorporated, 1946

Commenced Business in Alberta, 1947

Licensed in the Province of Alberta only

## Officers

C. J. Hobeck, President .....	Edmonton, Alberta
J. C. Landeryou, Vice-President .....	Lethbridge, Alberta
R. S. Lee, Secretary-Treasurer .....	Barnwell, Alberta
E. L. Boida, General Manager .....	Edmonton, Alberta

## Directors

R. S. Lee, C. J. Hobeck, C. F. Tollestrup, A. K. Olive, J. C. Landeryou, H. A. Wood, F. O'Sullivan, W. D. McNab, J. Wishart
---

## Auditors

Alexander Kennedy Miller & Co., Chartered Accountants .....	Edmonton, Alberta
---	-------------------

Deposit with the Government of the Province of Alberta .....	\$206,690.00
--	--------------

## Capital Stock

Amount of Capital Stock authorized .....	\$500,000.00
Number of Shares: 5,000, Par Value, \$100.00	

	Amount subscribed for	Amount paid in cash
Capital Stock at beginning of year .....	\$121,700.00	\$121,700.00
Capital Stock issued during year .....	81,800.00	7,800.00
Capital Stock at end of year .....	\$203,500.00	\$129,500.00

BALANCE SHEET (DECEMBER 31, 1954)  
ASSETS

Mortgage loans on real estate (first liens) .....	\$ 77,279.00
Loans secured by bonds, stocks and other collateral .....	1,618.84
Amortized book value of bonds, debentures and debenture stocks:	
Not in default .....	239,061.07
Cash on hand and in banks .....	89,458.11
Interest:	
Due .....	\$ 2,405.10
Accrued .....	5,553.22
Agents' balances and premiums uncollected:	
Written prior to October 1, 1954 .....	\$ 4,526.27
Written on or after October 1, 1954 .....	98,703.34
Share subscriptions receivable .....	103,229.61
All other assets .....	74,000.00 *
Gross Assets .....	60,696.80
Deduct assets not admitted:	
Furniture, fixtures, and equipment .....	322.50
Total Admitted Assets .....	\$ 652,979.25 *

## LIABILITIES

Total provision for unpaid claims .....	\$ 236,592.22
Adjustment expenses of said claims .....	13,302.72
Total net reserve (carried out at 80%) .....	262,767.78
Expenses due and accrued .....	2,620.80
Taxes due and accrued .....	15,434.52
Reinsurance premiums .....	585.61
Total liabilities excluding Capital Stock .....	\$ 531,303.65
Capital Stock paid in cash .....	\$129,500.00
Capital Stock issued but unpaid .....	74,000.00
Deficit in Profit and Loss Account .....	( 81,824.40)
Excess of assets over liabilities (Surplus for protection of policyholders) .....	121,675.60 *
Total Liabilities .....	\$ 652,979.25 *

\* This figure is shown as reported by Company's auditors. In compliance with The Alberta Insurance Act, the \$74,000.00 in share subscriptions receivable should properly be not admitted.



## PROFIT AND LOSS ACCOUNT

Net premiums written .....			\$660,044.89
Reserve of unearned premiums (80%):			
At beginning of year .....		\$241,858.18	
At end of year .....		262,767.78	
Increase .....			20,909.60
Net premiums earned .....			\$639,135.29
Net claims incurred .....			370,591.56
Net adjustment expenses incurred .....			51,332.23
Commissions .....			156,091.15
Taxes .....			16,534.02
Salaries, fees and travelling expenses .....			47,438.22
All other expenses .....			21,876.29
Total claims and expenses .....			\$663,863.47
Underwriting loss .....			(24,728.18)
Other revenue: Interest earned, cash and accruals .....	\$14,039.41		
Adjustment by amortization .....	998.13	\$ 13,041.28	
Bad debts recovered previously written off .....		160.00	
Net loss for the year .....			\$ (11,526.90)

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year .....			\$ 32,714.37
Increase in paid-in capital stock .....	\$ 6,000.00		
Capital stock subscribed but unpaid during year .....	74,000.00		
Increase in cash surrender value of life insurance .....	1,807.79		\$ 81,807.79 *
Net loss for the year brought down .....			\$114,522.16
			11,626.90
			\$102,995.26
Add: Decrease in unadmitted ledger assets .....	\$ 8,316.06		
Decrease in unlicensed reinsurance unsecured .....	10,364.28		
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year .....			18,680.34
			\$121,675.60 *

## EXHIBIT OF PREMIUMS IN FORCE IN CANADA

Automobile:	Gross in force at end of 1953 .....	\$690,743.52
	Taken in 1954 (new and renewed) .....	749,286.98
	Ceased in 1954 (including renewed) .....	700,429.23
	Gross in force at end of 1954 .....	739,601.27
	Reinsurance .....	93,057.00
	Net in force at end of 1954 .....	646,544.27
Fire:	Gross in force at end of 1953 .....	\$ .....
	Taken in 1954 (new and renewed) .....	13,352.51
	Ceased in 1954 (including renewed) .....	
	Gross in force at end of 1954 .....	13,352.51
	Reinsurance .....	10,229.03
	Net in force at end of 1954 .....	3,123.48
Inland Transportation:	Gross in force at end of 1953 .....	\$ .....
	Taken in 1954 (new and renewed) .....	6,529.25
	Ceased in 1954 (including renewed) .....	
	Gross in force at end of 1954 .....	6,529.25
	Reinsurance .....	5,642.32
	Net in force at end of 1954 .....	886.93

\* See note on previous page

## TABLE

5

## MERCHANTS AND TRADERS ASSURANCE COMPANY

## HEAD OFFICE - CALGARY, ALBERTA

Incorporated, 1917  
Commenced Business in Alberta, 1917  
Licensed in the Province of Alberta only

## Officers

J. O. Miller, President .....	Calgary, Alberta
H. Milton Martin, Vice-President .....	Edmonton, Alberta
R. G. Beazley, Secretary-Treasurer .....	Calgary, Alberta

## Directors

J. O. Miller, R. G. Beazley, H. Milton Martin, Arthur D. Bowman, John H. Ure, John A. Bell
--

## Auditors

Clarkson, Gordon & Co., Chartered Accountants .....	Calgary, Alberta
---	------------------

Deposit with the Government of the Province of Alberta .....	\$10,500.00
--	-------------

## Capital Stock

Amount of Capital Stock authorized .....	\$500,000.00
Number of Shares: 10,000, Par Value, \$50.00	



	Amount subscribed for	Amount paid in cash
Capital Stock at beginning of year	\$200,200.00	\$25,000.00
Capital Stock at end of year	\$200,200.00	\$25,000.00

## BALANCE SHEET (DECEMBER 31, 1954)

## ASSETS

Amortized book value of bonds, debentures and debenture stocks:		
Not in default		\$ 29,966.33
Cash on hand and in banks		3,793.28
Agents' balances and premiums uncollected:		
Written on or after October 1, 1954		13,347.82
Amount due from reinsurance on losses already paid		74.46
Gross Assets		\$ 47,181.89
Total Admitted Assets		\$ 47,181.89

## LIABILITIES

Total net reserve (carried out at 100%)		\$ 25.00
Taxes due and accrued		166.52
Reinsurance premiums		13,638.96
Total liabilities excluding Capital Stock		\$ 13,830.48
Capital Stock paid in cash	\$25,000.00	
Surplus in Profit and Loss Account	8,351.41	
Excess of assets over liabilities (Surplus for protection of policyholders)		33,351.41
Total Liabilities		\$ 47,181.89

## PROFIT AND LOSS ACCOUNT

Net premiums written		\$ 50.00
Reserve of unearned premiums (100%):		
At beginning of year	\$ 15.62	
At end of year	25.00	
Increase		9.38
Net premiums earned		\$ 40.62
Commissions		(5,231.09)
Taxes		381.00
Salaries, fees and travelling expenses		2,740.77
Management fee		1,200.00
All other expenses		1,038.47
Total claims and expenses		\$ 129.15
Underwriting loss		\$ 88.53
Other revenue: Interest earned, cash and accruals		916.12
Other expenditure:		
Income and Excess Profits Taxes		165.52
Net profit for the year		\$ 662.07

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$ 7,689.34
Net profit for the year brought down	662.07
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	\$ 8,351.41

## EXHIBIT OF PREMIUMS IN FORCE IN CANADA

Fidelity:		
Gross in force at end of 1953		\$ 31.25
Taken in 1954 (new and renewed)		50.00
Ceased in 1954 (including renewed)		31.25
Gross in force at end of 1954		50.00
Reinsurance		
Net in force at end of 1954		50.00

TABLE  
6

## WESTERN UNION INSURANCE COMPANY

## HEAD OFFICE - CALGARY, ALBERTA

Incorporated, 1940  
Commenced Business in Alberta, 1940  
Licensed in the Provinces of Alberta, British Columbia  
and Saskatchewan

## Officers

Frank R. Freeze, President and General Manager	Calgary, Alberta
Robert D. Freeze, Vice-President	Calgary, Alberta
David J. Freeze, Secretary-Treasurer	Calgary, Alberta

## Directors

Frank R. Freeze, Robert D. Freeze, David J. Freeze, Delmar A. Westfall, C. M. Freeze, Howard F. Freeze, L. C. Jackson (estate), Harry G. Charman

## Auditors

Peat, Marwick, Mitchell & Co., Chartered Accountants	Calgary, Alberta
--	------------------

Deposit with the Government of the Province of Alberta	\$150,000.00
--	--------------



Capital Stock		
Amount of Capital Stock authorized		\$500,000.00
Number of Shares: 5,000, Par Value, \$100.00		
	Amount	Amount
	subscribed for	paid in cash
Capital Stock at beginning of year	\$500,000.00	\$100,000.00
Capital Stock at end of year	\$500,000.00	\$100,000.00
Total amount paid as premium on capital stock		
to December 31, 1954		\$ 4,000.00

BALANCE SHEET (DECEMBER 31, 1954)  
ASSETS

Mortgage loans on real estate (first liens)		\$ 94,987.23
Bonds, debentures and debenture stocks at cost:		
Not in default		1,023,487.20
Cash on hand and in banks		433,111.74
Interest, due and accrued		10,280.83
Agents' balances and premiums uncollected:		
Written on or after October 1, 1954		228,061.04
Amount due from reinsurance on losses already paid		4,883.74
All other assets		8,643.33
Gross Assets		\$1,803,455.11
Deduct assets not admitted		4,226.77
Total Admitted Assets		\$1,799,228.34

LIABILITIES

Total provision for unpaid claims		\$ 402,712.44
Adjustment expenses of said claims		62,628.52
Total net reserve (carried out at 80%)		584,049.36
Expenses due and accrued		900.00
Taxes due and accrued		65,056.81
Reinsurance premiums		8,280.42
All other liabilities		26,597.96
Total liabilities excluding Capital Stock		\$1,150,225.51
Capital Stock paid in cash	\$100,000.00	
Premium on Capital Stock	4,000.00	
Surplus in Profit and Loss Account	545,002.83	
Excess of assets over liabilities (Surplus for protection of policyholders)		649,002.83
Total Liabilities		\$1,799,228.34

PROFIT AND LOSS ACCOUNT

Net premiums written		\$1,184,230.73
Reserve of unearned premiums (80%)		
At beginning of year	\$551,047.82	
At end of year	584,049.36	
Increase		33,001.54
Net premiums earned		\$1,151,229.19
Net claims incurred		570,802.22
Net adjustment expenses incurred		72,536.10
Commissions		194,239.56
Taxes		28,557.83
Salaries, fees and travelling expenses		25,970.63
Management fee		96,541.09
All other expenses		26,251.27
Total claims and expenses		\$1,014,898.70
Underwriting profit		136,330.49
Other revenue: Interest earned, cash and accruals	\$ 37,709.62	
Profit on sale of securities	32.40	
Other expenditure:		
Income and Excess Profits Taxes		79,700.00
Net profit for the year		\$ 94,372.51

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$ 515,733.07
Net profit for the year brought down	94,372.51
	\$ 610,105.58
Add: Decrease in unadmitted ledger assets	38,897.25
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	\$ 649,002.83

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

Fire:		
Gross in force at end of 1953		\$ 651,635.50
Taken in 1954 (new and renewed)		408,861.07
Ceased in 1954 (including renewed)		335,510.37
Gross in force at end of 1954		724,986.20
Reinsurance		296,553.88
Net in force at end of 1954		428,432.32



Automobile:	
Gross in force at end of 1953	\$ 963,041.34
Taken in 1954 (new and renewed)	1,122,296.38
Ceased in 1954 (including renewed)	1,099,711.98
Gross in force at end of 1954	985,625.74
Reinsurance	17,363.81
Net in force at end of 1954	968,261.93
Accident - Public Liability:	
Gross in force at end of 1953	\$ 1,691.03
Taken in 1954 (new and renewed)	3,920.74
Ceased in 1954 (including renewed)	2,065.62
Gross in force at end of 1954	3,546.15
Reinsurance	950.65
Net in force at end of 1954	2,595.50
Accident and Sickness:	
Gross in force at end of 1953	\$ 973.74
Taken in 1954 (new and renewed)	695.53
Ceased in 1954 (including renewed)	984.24
Gross in force at end of 1954	685.03
Reinsurance	
Net in force at end of 1954	685.03
Fidelity Bonds:	
Gross in force at end of 1953	\$ 2,185.88
Taken in 1954 (new and renewed)	2,104.96
Ceased in 1954 (including renewed)	2,478.31
Gross in force at end of 1954	1,812.53
Reinsurance	
Net in force at end of 1954	1,812.53
Surety Bonds:	
Gross in force at end of 1953	\$ 5,837.26
Taken in 1954 (new and renewed)	8,389.90
Ceased in 1954 (including renewed)	6,101.67
Gross in force at end of 1954	8,125.49
Reinsurance	2,108.29
Net in force at end of 1954	6,017.20
Inland Transportation:	
Gross in force at end of 1953	\$ 8,882.29
Taken in 1954 (new and renewed)	13,190.92
Ceased in 1954 (including renewed)	11,724.23
Gross in force at end of 1954	10,348.98
Reinsurance	
Net in force at end of 1954	10,348.98
Personal Property Floater:	
Gross in force at end of 1953	\$ 3,190.46
Taken in 1954 (new and renewed)	1,986.12
Ceased in 1954 (including renewed)	1,603.83
Gross in force at end of 1954	3,572.75
Reinsurance	388.31
Net in force at end of 1954	3,184.44
Plate Glass:	
Gross in force at end of 1953	\$ 1,784.07
Taken in 1954 (new and renewed)	1,676.39
Ceased in 1954 (including renewed)	1,152.11
Gross in force at end of 1954	2,308.35
Reinsurance	
Net in force at end of 1954	2,308.35
General Property Floater:	
Gross in force at end of 1953	\$ 3,963.17
Taken in 1954 (new and renewed)	1,847.40
Ceased in 1954 (including renewed)	1,898.02
Gross in force at end of 1954	3,912.55
Reinsurance	338.12
Net in force at end of 1954	3,574.43
Theft:	
Gross in force at end of 1953	\$ 899.87
Taken in 1954 (new and renewed)	993.88
Ceased in 1954 (including renewed)	677.87
Gross in force at end of 1954	1,215.88
Reinsurance	
Net in force at end of 1954	1,215.88



TABLE  
7

## BRITISH PACIFIC INSURANCE COMPANY

## HEAD OFFICE - VANCOUVER, B. C.

Incorporated, British Pacific Casualty Company, 1913  
Commenced Business in Alberta, 1951  
Licensed in the Provinces of Alberta, British Columbia,  
Manitoba, Ontario and Saskatchewan

## Officers

Harry J. Seed, President .....	Vancouver, B. C.
Thomas S. Dixon, Vice-President .....	Vancouver, B. C.
Joseph M. Burnett, Secretary .....	Vancouver, B. C.
George R. Parsons, Treasurer .....	Vancouver, B. C.

## Directors

H. J. Bailey, B. S. Brown, G. T. Cunningham, J. H. McMahon, H. W. F. Tingley,  
T. S. Dixon, D. McAlister, R. L. Cliff, G. R. Parsons, H. J. Seed

## Auditors

Peat, Marwick, Mitchell & Co., and E. C. Mapson ..... Vancouver, B. C.

## Capital Stock

Amount of Capital Stock authorized ..... \$1,000,000.00  
Number of Shares: 100,000, Par Value, \$10.00

	Amount subscribed for	Amount paid in cash
Capital Stock at beginning of year	\$201,000.00	\$127,220.00
Payments on issued stock accepted during year		15,880.00
Capital stock issued during year	67,400.00	56,900.00
Capital stock at end of year	\$268,400.00	\$200,000.00

## BALANCE SHEET (DECEMBER 31, 1954)

## ASSETS

Amortized book value of bonds, debentures and debenture stocks:	
Not in default .....	\$428,974.40
Cash on hand and in banks .....	27,858.19
Interest, accrued .....	4,005.32
Agents' balances and premiums uncollected:	
Written on or after October 1, 1954 .....	32,435.51
All other assets .....	41,156.91
Gross Assets .....	\$534,430.33
Deduct assets not admitted .....	40,568.70
Total Admitted Assets .....	<u>\$493,861.63</u>

## LIABILITIES

Total provision for unpaid claims .....	\$ 78,250.00
Total net reserve (carried out at 80%) .....	133,082.51
Cash dividends to shareholders:	
Declared, but not yet due .....	10,000.00
Expenses due and accrued .....	12,272.48
Taxes due and accrued .....	33,371.79
Reinsurance premiums .....	2,014.50
All other liabilities .....	5,312.48
Total liabilities excluding Capital Stock .....	\$274,303.76
Capital Stock paid in cash .....	\$200,000.00
Surplus in Profit and Loss Account .....	19,557.87
Excess of assets over liabilities (Surplus for protection of policyholders) .....	219,557.87
Total Liabilities .....	<u>\$493,861.63</u>

## PROFIT AND LOSS ACCOUNT

Net premiums written .....	\$890,512.99
Reserve of unearned premiums (80%):	
At beginning of year .....	\$139,520.32
At end of year .....	133,082.51
Decrease .....	6,437.81
Net premiums earned .....	<u>\$896,950.80</u>
Net claims incurred .....	392,129.95
Net adjustment expenses incurred .....	16,177.86
Commissions .....	235,309.59
Taxes .....	19,836.86
Salaries, fees and travelling expenses .....	119,560.95
All other expenses .....	77,750.48
Total claims and expenses .....	<u>\$860,765.69</u>
Underwriting profit .....	36,185.11
Other revenue:	
Interest earned, cash and accruals .....	\$12,129.92
Adjustment by amortization .....	200.87
Profit on sale of securities and real estate .....	1,038.30
Other gains .....	227.28
Other expenditure:	
Income and Excess Profits Taxes .....	\$ 15,600.00
Provision for depreciation .....	6,190.88
Leasehold improvements written off .....	839.60
Net profit for the year .....	<u>\$ 27,151.00</u>



## SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year .....		\$147,858.03
Increase in paid-in Capital Stock .....	\$ 72,780.00	
Net profit for the year brought down .....	27,151.00	99,931.00
Dividends declared to shareholders .....		<u>\$247,789.03</u>
		16,361.00
		<u>\$231,428.03</u>
Deduct: Increase in unadmitted ledger assets .....		11,870.16
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year .....		<u>\$219,557.87</u>

## EXHIBIT OF PREMIUMS IN FORCE IN CANADA

Accident and Sickness:		
Gross in force at end of 1953 .....		\$310,866.39
Taken in 1954 (new and renewed) .....		900,214.42
Ceased in 1954 (including renewed) .....		859,514.18
Gross in force at end of 1954 .....		351,566.63
Reinsurance .....		10,860.10
Net in force at end of 1954 .....		<u>340,706.53</u>

## TABLE THE CITADEL INSURANCE COMPANY OF CANADA LIMITED

8

HEAD OFFICE - TORONTO, ONTARIO

Incorporated, 1951  
 Commenced Business in Alberta, 1953  
 Licensed in the Provinces of Alberta, British Columbia  
 and Ontario

## Officers

D. K. MacDonald, President and General Manager .....	Montreal, Quebec
G. C. English, Vice-President .....	Montreal, Quebec
R. S. Street, Secretary-Treasurer .....	Toronto, Ontario

## Directors

J. A. Pollen, G. G. Beamish, D. K. MacDonald, G. C. English, T. K. Fleming  
 E. A. W. Paterson, J. M. Marsh

## Capital Stock

Amount of Capital Stock authorized .....	\$2,000,000.00
Number of Shares: 20,000, Par Value, \$100.00	

	Amount subscribed for	Amount paid in cash
Capital Stock at beginning of year .....	\$250,000.00	\$250,000.00
Capital Stock at end of year .....	\$250,000.00	\$250,000.00

## BALANCE SHEET (DECEMBER 31, 1954)

## ASSETS

Amortized book value of bonds, debentures and debenture stocks:		
Not in default .....		\$358,000.00
Cash on hand and in banks .....		50,829.17
Interest accrued .....		3,311.62
Agents' balances and premiums uncollected:		
Written prior to October 1, 1954 .....	\$ 245.04	
Written on or after October 1, 1954 .....	32,065.72	32,310.76
Amount due from reinsurance on losses already paid .....		30.32
All other assets .....		2,825.63
		<u>\$447,307.50</u>
Deduct assets not admitted .....		245.04
Total Admitted Assets .....		<u>\$447,062.46</u>

## LIABILITIES

Total provision for unpaid claims .....	\$ 33,276.63
Adjustment expenses of said claims .....	3,965.22
Total net reserve (carried out at 80%) .....	99,151.41
Reserve and unpaid losses under unlicensed reinsurance unsecured .....	13,055.48
Taxes due and accrued .....	4,057.52
All other liabilities .....	37,086.07
Total liabilities excluding Capital Stock .....	<u>\$190,592.39</u>
Capital Stock paid in cash .....	\$250,000.00
Surplus in Profit and Loss Account .....	6,470.07
Excess of assets over liabilities (Surplus for protection of policyholders) .....	256,470.07
Total Liabilities .....	<u>\$447,062.46</u>

## PROFIT AND LOSS ACCOUNT

Net premiums written .....	\$178,033.61
Reserve of unearned premiums (80%):	
At beginning of year .....	\$ 82,349.88
At end of year .....	99,151.41
Increase .....	16,801.53
Net premiums earned .....	<u>\$161,232.08</u>



Net claims incurred .....		\$ 83,940.71
Net adjustment expenses incurred .....		9,887.48
Commissions .....		36,183.37
Taxes .....		3,891.88
Salaries, fees and travelling expenses .....		20,806.01
All other expenses .....		11,451.21
Total claims and expenses .....		\$166,160.66
Underwriting loss .....		4,928.58
Other revenue: Interest earned, cash and accruals .....	\$ 10,280.48	
Decrease in deficiency of market under book value of securities .....	19,000.00	
Net profit for the year .....		\$ 24,351.90

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year .....	\$ 236,087.85
Net profit for the year brought down .....	24,351.90
Add: Decrease in unadmitted ledger assets .....	\$ 260,439.75
	584.06
Deduct: Increase in unlicensed reinsurance unsecured .....	\$ 261,023.81
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year .....	4,553.74
	\$256,470.07

## EXHIBIT OF PREMIUMS IN FORCE IN CANADA

Fire:		
Gross in force at end of 1953 .....	\$177,200.39	
Taken in 1954 (new and renewed) .....	119,954.09	
Ceased in 1954 (including renewed) .....	88,509.04	
Gross in force at end of 1954 .....	208,645.44	
Reinsurance .....	77,215.54	
Net in force at end of 1954 .....	131,429.90	
Automobile:		
Gross in force at end of 1953 .....	\$ 32,353.51	
Taken in 1954 (new and renewed) .....	106,568.62	
Ceased in 1954 (including renewed) .....	69,850.03	
Gross in force at end of 1954 .....	69,072.10	
Reinsurance .....	5,663.92	
Net in force at end of 1954 .....	63,408.18	
Public Liability:		
Gross in force at end of 1953 .....	\$ 3,132.82	
Taken in 1954 (new and renewed) .....	6,050.34	
Ceased in 1954 (including renewed) .....	1,923.09	
Gross in force at end of 1954 .....	7,260.07	
Reinsurance .....	744.05	
Net in force at end of 1954 .....	6,516.02	
Employers' Liability:		
Gross in force at end of 1953 .....	\$ 629.08	
Taken in 1954 (new and renewed) .....	206.37	
Ceased in 1954 (including renewed) .....	130.36	
Gross in force at end of 1954 .....	705.09	
Reinsurance .....	55.29	
Net in force at end of 1954 .....	649.80	
Earthquake:		
Gross in force at end of 1953 .....	\$ 71.19	
Taken in 1954 (new and renewed) .....	24.36	
Ceased in 1954 (including renewed) .....	32.14	
Gross in force at end of 1954 .....	63.41	
Reinsurance .....		
Net in force at end of 1954 .....	63.41	
Explosion:		
Gross in force at end of 1953 .....	\$ .19	
Taken in 1954 (new and renewed) .....	.02	
Ceased in 1954 (including renewed) .....	.19	
Gross in force at end of 1954 .....	.02	
Reinsurance .....		
Net in force at end of 1954 .....	.02	
Guarantee Fidelity:		
Gross in force at end of 1953 .....	\$ .....	
Taken in 1954 (new and renewed) .....	100.00	
Ceased in 1954 (including renewed) .....		
Gross in force at end of 1954 .....	100.00	
Reinsurance .....		
Net in force at end of 1954 .....	100.00	
Guarantee Surety:		
Gross in force at end of 1953 .....	\$ .....	
Taken in 1954 (new and renewed) .....	20.00	
Ceased in 1954 (including renewed) .....	5.00	
Gross in force at end of 1954 .....	15.00	
Reinsurance .....		
Net in force at end of 1954 .....	15.00	

Inland Transportation:		
Gross in force at end of 1953		\$ 5,000.85
Taken in 1954 (new and renewed)		6,868.76
Ceased in 1954 (including renewed)		6,698.98
Gross in force at end of 1954		5,170.63
Reinsurance		2,871.70
Net in force at end of 1954		2,298.93
Personal Property:		
Gross in force at end of 1953		\$ 41,515.12
Taken in 1954 (new and renewed)		22,107.09
Ceased in 1954 (including renewed)		14,365.86
Gross in force at end of 1954		49,256.35
Reinsurance		13,341.73
Net in force at end of 1954		35,914.62
Plate Glass:		
Gross in force at end of 1953		\$ 649.44
Taken in 1954 (new and renewed)		1,342.73
Ceased in 1954 (including renewed)		515.98
Gross in force at end of 1954		1,476.19
Reinsurance		119.67
Net in force at end of 1954		1,356.52
Real Property:		
Gross in force at end of 1953		\$ 134.66
Taken in 1954 (new and renewed)		316.35
Ceased in 1954 (including renewed)		104.46
Gross in force at end of 1954		346.55
Reinsurance		
Net in force at end of 1954		346.55
Theft:		
Gross in force at end of 1953		\$ 2,539.04
Taken in 1954 (new and renewed)		4,412.15
Ceased in 1954 (including renewed)		3,659.91
Gross in force at end of 1954		3,291.28
Reinsurance		1,069.89
Net in force at end of 1954		2,221.39
Windstorm:		
Gross in force at end of 1953		\$ 74.67
Taken in 1954 (new and renewed)		.20
Ceased in 1954 (including renewed)		22.45
Gross in force at end of 1954		52.42
Reinsurance		
Net in force at end of 1954		52.42

**TABLE**  
**9**

**THE EMPIRE LIFE INSURANCE COMPANY**  
**HEAD OFFICE - KINGSTON, ONTARIO**

Incorporated, 1923  
Commenced Business in Alberta, 1951  
Licensed in the Provinces of Alberta, British Columbia,  
Manitoba, Ontario, Prince Edward Island, and Quebec

**Officers**

Chairman of the Board	C. P. Fell	General Manager	H. H. Blakeman
President	C. P. Fell	Secretary-Treasurer	W. T. Fortye
Vice-President	A. H. K. Russell	Actuary	W. J. Logie

**Directors**

C. P. Fell	Toronto, Ontario	Hon. N. P. Lambert	Ottawa, Ontario
A. H. K. Russell	Toronto, Ontario	D. W. McCormick	Galt, Ontario
N. A. Fairhead	Toronto, Ontario	D. R. McLaughlin	Georgetown, Ontario
H. H. Blakeman	Kingston, Ontario	Thomas Oakley	Toronto, Ontario
W. A. Curtis	Toronto, Ontario		

**Auditors**

Thorne, Mulholland, Howson and McPherson, Chartered Accountants	Toronto, Ontario
---	------------------

**Capital Stock**

Amount of Capital Stock authorized	\$557,870.00
Number of Shares: 55,787, Par Value, \$10.00	

	Amount subscribed for	Amount paid in cash
Capital Stock at beginning of year	\$320,240.00	\$320,240.00
Capital Stock at end of year	\$320,240.00	\$320,240.00



## BALANCE SHEET (DECEMBER 31, 1954)

## ASSETS

Book value of real estate less encumbrances	\$ 164,000.00
Book value of real estate held under agreements for sale	4,076.59
Mortgage loans on real estate	7,615,567.14
Loans on policies and other amounts secured by the Company's policies in force	1,303,799.42
Book value of bonds, debentures and debenture stocks	12,760,304.72
Book value of stocks	1,687,482.54
Cash on hand and in banks	66,337.04
All other ledger assets	320,202.89
Total Ledger Assets at Book Value	\$23,921,770.34
Add excess of total authorized value of ledger assets over total book value	20,387.29
Total Ledger Assets at Authorized Value	\$23,942,157.63
Total non-ledger assets	485,363.32
Total Assets	\$24,427,520.95
Deduct assets not admitted	183,816.24
Total Admitted Assets	\$24,243,704.71

## LIABILITIES

Net reserve under assurance, annuity and other contracts in force for payments not due	\$20,926,303.00
Net liability for outstanding claims including provision for those unreported	184,106.25
Provisions for dividends to policyholders payable in the year following the date of account	134,500.00
Provision for other accrued profits to policyholders	161,300.00
All other liabilities to policyholders	621,189.80
Balance of shareholders' surplus account including dividends due and unpaid	46,511.02
Expenses and taxes due and accrued	115,693.14
Reserves, special or surplus funds not included above	883,388.99
All other liabilities	36,723.99
Total Liabilities	\$23,109,716.19
Capital Stock paid in cash	320,240.00
Unassigned surplus	813,748.52
Total	\$24,243,704.71

## INCOME

Total net premium income and consideration for annuities	\$ 3,446,379.61
Consideration for supplementary contracts	54,503.25
Amounts left with the Company at interest	94,234.01
Interest, dividends and rents	1,040,489.06
Income from all other sources	53,406.36
Gross profit on sale or maturity of ledger assets	62,612.82
Total Income	\$ 4,751,625.11

## DISBURSEMENTS

Total net disbursements under assurance, annuity and sinking fund contracts	\$ 1,298,381.11
Net payments under supplementary contracts	36,282.48
Net reduction in premiums resulting from application of dividends	3,276.82
Amount left with the Company at interest and interest accumulation thereon withdrawn	92,618.12
Taxes, licenses and fees	78,823.31
Head office expenses, including salaries	322,294.13
Branch office and agency expenses, including salaries and commissions	974,422.15
All other expenses	175,582.46
Payments from Staff Pension Fund	14,423.13
All other disbursements	38,092.06
Interest or dividends paid to shareholders	19,214.40
Interest paid	1,092.25
Interest on borrowed money and bank overdrafts	992.40
Gross loss on sale or maturity of ledger assets	34,274.53
Gross decrease by adjustment of ledger assets	23,510.42
Total Disbursements	\$ 3,113,279.77

TABLE  
10THE RETAIL LUMBERMEN'S MUTUAL FIRE  
INSURANCE COMPANY

HEAD OFFICE - WINNIPEG, MANITOBA

Incorporated, 1905

Commenced Business in Alberta, 1916

Licensed in the Provinces of Alberta, Saskatchewan,  
Manitoba and Ontario

## Officers

Charles McDiarmid, President	Winnipeg, Manitoba
H. B. Gourley, Vice-President	Winnipeg, Manitoba
H. J. Craig, Secretary	Winnipeg, Manitoba
J. A. Godfrey, Treasurer	Winnipeg, Manitoba

## Directors

J. E. McFee, D. P. Logan, J. W. Hamilton, H. Steinthorson, F. A. Alsip,  
B. F. Sine

Auditors  
 Thornton, Milne and Campbell, Chartered Accountants      Winnipeg, Manitoba  
 Deposit with the Government of the Province of Alberta      \$11,000.00

## BALANCE SHEET (DECEMBER 31, 1954)

## ASSETS

Amortized book value of bonds, debentures and debenture stocks:	
Not in default	\$171,220.00
Cash on hand and in banks	17,332.86
All other assets	23,457.87
Gross Assets	\$212,010.73
Deduct assets not admitted	1,048.13
Total Admitted Assets	<u>\$210,962.60</u>

## LIABILITIES

Investment reserves	\$ 23,947.95
All other liabilities	119,106.27
Total liabilities excluding Capital Stock	<u>\$143,054.22</u>
Reserve fund	\$ 23,000.00
Surplus in Profit and Loss Account	44,908.38
Excess of assets over liabilities (Surplus for protection of policyholders)	67,908.38
Total Liabilities	<u>\$210,962.60</u>

## PROFIT AND LOSS ACCOUNT

Net premiums written	\$ 11,550.13
Net premiums earned	<u>11,550.13</u>
Net claims incurred	9,752.66
Net adjustment expenses incurred	211.94
Taxes	1,150.23
Salaries, fees and travelling expenses	603.25
Management fee	4,800.00
All other expenses	1,299.06
Total claims and expenses	<u>\$ 17,817.14</u>
Underwriting loss	(6,267.01)
Other revenue: Interest earned, cash and accruals	5,712.37
Net loss for the year	<u>\$ (554.64)</u>

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$ 55,164.77
Reserve for fire losses, 1953	\$ 13,213.09
Reverse reserve for depreciation accumulated to December 31, 1953	298.06
	<u>13,511.15</u>
Net loss for the year brought down	554.64
	<u>\$ 68,121.28</u>
Deduct: Increase in unadmitted ledger assets	212.90
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	<u>\$ 67,908.38</u>

## TABLE

11

## WESTERN SURETY COMPANY LIMITED

HEAD OFFICE - REGINA, SASKATCHEWAN

Incorporated, 1949

Commenced Business in Alberta, 1950

Licensed in the Provinces of Alberta and Saskatchewan

## Officers

W. H. A. Hill, President	Regina, Saskatchewan
F. W. Hill, Vice-President	Regina, Saskatchewan
L. N. Ray, Secretary	Regina, Saskatchewan
McCallum Hill & Co. Limited, General Manager	Regina, Saskatchewan

## Directors

W. H. A. Hill, F. W. Hill, L. N. Ray, R. W. Hugg

## Auditors

Clarkson, Gordon &amp; Co., Chartered Accountants      Regina, Saskatchewan

## Capital Stock

Amount of Capital Stock authorized	\$500,000.00
Number of Shares: 10,000, Par Value, \$50.00	

	Amount subscribed for	Amount paid in cash
Capital Stock at beginning of year	\$200,000.00	\$100,000.00
Capital Stock at end of year	\$200,000.00	\$100,000.00



## BALANCE SHEET (DECEMBER 31, 1954)

## ASSETS

Amortized book value of bonds, debentures and debenture stocks:		
Not in default		\$ 116,217.30
Book value of stocks		16,365.31
Cash on hand and in banks		7,232.54
Interest accrued		1,006.77
Agents' balances and premiums uncollected:		
Written on or after October 1, 1954	\$ 6,057.89	
Premiums due from reinsuring companies:		
Written on or after October 1, 1954	987.21	7,045.10
All other assets		17,656.21
	Gross Assets	\$165,523.23
Deduct assets not admitted		11,656.21
Total Admitted Assets		<u>\$153,867.02</u>

## LIABILITIES

Total Provision for unpaid claims		\$ 1,800.00
Total net reserve (carried out at 80%)		29,644.59
Expenses due and accrued		2,924.46
Taxes due and accrued		8,890.40
Reinsurance premiums		2,010.33
Total liabilities excluding Capital Stock		\$ 45,269.78
Capital Stock paid in cash	\$100,000.00	
Surplus in Profit and Loss Account	8,597.24	
Excess of assets over liabilities (Surplus for protection of policyholders)		108,597.24
Total Liabilities		<u>\$153,867.02</u>

## PROFIT AND LOSS ACCOUNT

Net premiums written		\$ 68,653.46
Reserve of unearned premiums (80%):		
At beginning of year	\$ 19,446.66	
At end of year	29,644.59	
Increase		10,197.93
Net premiums earned		<u>\$ 58,455.53</u>
Net claims incurred		496.84
Net adjustment expenses incurred		1,118.49
Commissions		29,644.64
Taxes		9,287.94
Salaries, fees and travelling expenses		1,024.14
Management fee		3,600.00
All other expenses		3,626.26
Total claims and expenses		<u>\$ 48,798.31</u>
Underwriting profit		9,657.22
Other revenue:		
Interest earned, cash and accruals	\$ 3,806.25	
Adjustment by amortization	54.17	\$ 3,752.08
Dividends earned		698.60
Profit on sale of securities and real estate		537.33
Decrease in deficiency of market under book value of securities	5,325.95	10,313.96
Net profit for the year		<u>\$ 19,971.18</u>

## SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		\$105,282.27
Net profit for the year brought down		19,971.18
		<u>\$125,253.45</u>
Dividends declared to shareholders		5,000.00
		<u>\$120,253.45</u>
Deduct:		
Increase in unadmitted ledger assets		11,656.21
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year		<u>\$108,597.24</u>

## EXHIBIT OF PREMIUMS IN FORCE IN CANADA

Guarantee-Fidelity:		
Gross in force at end of 1953		\$ 48,843.84
Taken in 1954 (new and renewed)		87,387.13
Ceased in 1954 (including renewed)		45,221.77
Gross in force at end of 1954		91,009.20
Reinsurance		18,733.67
Net in force at end of 1954		<u>72,275.53</u>

TABLE  
12

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1954

NAME OF COMPANY AND ALBERTA CHIEF AGENT	CLASSES OF INSURANCE
The Acadia Insurance Company Roy Bainbridge, Edmonton	Fire, Accident, Public Liability, Employers' Liability, Automobile, Explosion, Civil Commotion, Fidelity, Surety, Forgery, Inland Transportation, Inland Marine, Personal Property, Property Damage, Plate Glass, Sickmess, Sprinkler Leakage, Theft, Windstorm, Limited Hail, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Adriatic Insurance Company G. J. Hutchison, Calgary	Fire, Automobile, Personal Accident, provided in connection with a policy of automobile insurance insuring against liability for bodily injuries, limited to expenses incurred arising from bodily injuries suffered by driver and passengers and resulting from the ownership or operation of an automobile, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Aetna Casualty and Surety Company R. L. Fenerty, Calgary	Aircraft, excluding insurance against loss of, or damage to an aircraft, Automobile, excluding insurance against loss of, or damage to an automobile, Employers' Liability, Plate Glass, Public Liability, Guarantee, Theft, and Water Damage.
Aetna Insurance Company W. C. Montgomerie, Calgary	Fire, Accident, Aircraft, Automobile, Earthquake, Explosion, Forgery, Guarantee, Hail, Inland Transportation, Insurance against intentional or other damage to, or loss of, property of any kind, real or personal, Plate Glass, Sickmess, Sprinkler Leakage, Theft, Windstorm.
Aetna Life Insurance Company A. S. Williamson, Calgary	Life, Personal Accident and Sickmess.
Affiliated Underwriters Supt. of Insurance, Edmonton, Attorney	Fire, including Use and Occupancy, Rents and Profits, Inland Transportation, Sprinkler Leakage, Falling Aircraft, Windstorm, and, in addition thereto, Riots or Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
Aid Association for Lutherans Rev. Arnold Guebert, Edmonton	Life and Disability to the extent authorized by its Articles of Incorporation, Constitution and Laws.
The Alberta Fire and Accident Insurance Company Limited J. D. D. Spence, Calgary	Accident, Sickmess.
Alberta General Insurance Company J. C. Black, Edmonton	Fire, Additional Perils under Supplemental Contract, Use and Occupancy, Rents and Profits, Weather, Sprinkler Leakage, Explosion, Falling Aircraft, Strikes, Riots or Civil Commotion, Earthquake, Inland Marine, Inland Transportation.
Alliance Assurance Company Limited H. Milton Martin, Edmonton	Fire, Accident, Automobile, Explosion, Boiler and Machinery, Guarantee, Real Property, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Allstate Insurance Company Sydney Wood, Edmonton	Automobile, and Personal Accident.
Alpha Insurance Company Ltd. E. A. Christenson, Edmonton	Fire, Accident, Automobile, Inland Transportation, Personal Property, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.



American Automobile Insurance Company .....

William H. Cameron, Medicine Hat

American Automobile Fire Insurance Company .....

William H. Cameron, Medicine Hat

American Central Insurance Company .....

H. Milton Martin, Edmonton

American Credit Indemnity Company of New York .....

S. Bruce Dodds, Edmonton

American Equitable Assurance Company of New York .....

Frank Freeze, Calgary

American Exchange Underwriters .....

Supt. of Insurance, Edmonton, Attorney

The American Insurance Company .....

Robert H. Driscoll, Edmonton

American National Fire Insurance Company .....

James O. Miller, Calgary

American Union Insurance Company of New York .....

R. M. Taylor, Edmonton

Ancient Order of Foresters in the Dominion of Canada,

The Subsidiary High Court of the

G. F. S. Grevett, Calgary

Ancient Order of United Workmen of the Canadian

North-West

A. V. Evans, Calgary

Anglo-Scottish Insurance Company Limited .....

Neil B. Crowe, Calgary

Arex Indemnity Company .....

J. M. Moon, Calgary

Accident, Sickness or Health, Guarantee, Suretyship, Theft, Liability, Automobile.

This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Riots or Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Credit Insurance.

Fire, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Sprinkler Leakage, Inland Transportation, Windstorm, and, in addition thereto, Falling Aircraft, Riots or Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, Explosion, Civil Commotion, Inland Marine, Inland Transportation, Real Property, Sprinkler Leakage, Limited Hail, Windstorm, Hail, Aircraft, Property Damage, Weather, Employers' Liability, Public Liability, Guarantee, Forgery, Plate Glass, Theft, Personal Accident, provided in connection with a policy of Automobile Insurance insuring against liability for bodily injuries, limited to expenses incurred arising from bodily injuries suffered by driver and passengers and resulting from ownership or operation of an automobile, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof, Earthquake, Explosion, Hail, Inland Transportation, Personal Property, Real Property, Ocean Marine, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.

Life and Sickness, to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.

Fraternal Life.

Fire, including Use and Occupancy, Rents and Profits, Automobile, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Limited Hail, Windstorm, Guarantee, Plate Glass, Marine, Property Damage, Theft, Strikes, Employers' Liability, Liability, Fidelity, Boiler and Machinery, and, in addition thereto, Falling Aircraft, Earthquake, Riots or Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Automobile, Employers' Liability, Public Liability, Property Damage, Theft, Forgery, Workmen's Compensation.

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1954 (Continued)

NAME OF COMPANY AND ALBERTA CHIEF AGENT	CLASSES OF INSURANCE
The Associated Canadian Travellers R. D. Buchan, Calgary	Life and Personal Accident, to the extent authorized by its Act of Incorporation, Constitution and Laws.
Atlas Assurance Company Limited E. S. Buchan, Calgary	Fire, Accident, Automobile, Limited Hail, Inland Transportation, Plate Glass, Sprinkler Leakage, Windstorm, Explosion, Theft, Property Damage, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Automobile Insurance Company of Hartford, Connecticut S. Bruce Dodds, Edmonton	Inland Transportation, Inland Marine, Automobile, excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof, Personal Property.
Aviation and General Insurance Company Limited H. J. Busby, Calgary	Accident, Aircraft, Employers' Liability, Public Liability.
Balaise Fire Insurance Company Limited Norman W. Scott, Calgary	Fire, Automobile, and, in addition thereto, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Beacon Insurance Company Limited H. A. Dyde, Edmonton, Attorney	Life.
Beaver Insurance Company G. J. Hodgkinson, Calgary	Fire, including Use and Occupancy, Rents and Profits, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Bee Fire, Accident and General Insurance Company of Paris, France Benton Mackid, Calgary	Fire, Sprinkler Leakage, Limited Hail, Windstorm, Limited or Inherent Explosion, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Bee Hail Insurance Company Benton Mackid, Calgary	Hail.
Blackstone Mutual Insurance Company H. J. McEwen, Calgary	Fire, and, in addition thereto, Falling Aircraft, Earthquake, Tornado, Hail, Sprinkler Leakage, Limited or Inherent Explosion, Civil Commotion, Insurance against loss of or damage to property caused by vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Boiler Inspection and Insurance Company of Canada G. P. Powles, Calgary	Boiler and Machinery.
Boston Insurance Company F. G. Beckett, Calgary	Fire, Inland Transportation, Personal Property, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British America Assurance Company A. S. MacRae, Edmonton	Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Aircraft, Explosion, Civil Commotion, Guarantee, Inland Marine, Inland Transportation, Marine, Property Damage, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, Employers' Liability, Public Liability, Workmen's Compensation, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The British & European Insurance Company, Limited Norman A. Black, Edmonton	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Riots or Civil Commotion, Sprinkler Leakage, Limited Hail, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.



Aircraft, Falling Aircraft, Personal Accident, Inland Transportation.

Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Boiler and Machinery, Explosion, Civil Commotion, Guarantee, Inland Marine, Inland Transportation, Employers' Liability, Workmen's Compensation, Public Liability, Marine, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, Plate Glass, Public Liability, Property Damage, Theft, Inland Transportation, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Limited or Inherent Explosion, Limited Hail, Windstorm, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Explosion, Guarantee, Inland Marine, Inland Transportation, Public Liability, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Property Damage, Limited or Inherent Explosion, Riots or Civil Commotion, Sprinkler Leakage, Limited Hail, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, Limited or Inherent Explosion, Limited Hail, Windstorm, Sprinkler Leakage, Inland Marine, Inland Transportation, Accident, Theft, Personal Property, and, in addition thereto, Falling Aircraft, Riots or Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Sickness, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Property Damage, Inland Transportation, Theft, Employers' Liability, Public Liability, Plate Glass, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Malicious Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Accident and Sickness.

Fire, including Use and Occupancy, Rents and Profits, Automobile, Explosion, Property Damage, Sprinkler Leakage, Limited Hail, Windstorm, Inland Marine, Ocean Marine, Inland Transportation, and, in addition thereto, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Limited or Inherent Explosion, Personal Property, Floaters, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

The British Aviation Insurance Company Limited .....  
John D. Mason, Calgary

The British Canadian Insurance Company .....  
Benton Mackid, Calgary

British Commonwealth Insurance Company Limited .....  
Robert K. Smith, Calgary

The BritishCrown Assurance Corporation, Limited .....  
R. S. Dant, Calgary

The British Empire Assurance Company .....  
Sydie, Sutherland & Driscoll Ltd., Edmonton

The British General Insurance Company Limited .....  
N. A. Black, Edmonton

The British Law Insurance Company Limited .....  
A. T. Stedman, Calgary

The British Northwestern Insurance Company .....  
R. S. Dant, Calgary

British Pacific Insurance Company .....  
J. C. K. Madsen, Edmonton

British Traders' Insurance Company, Limited .....  
G. J. Hodgkinson, Calgary

Caledonian-American Insurance Company .....  
David E. Clark, Calgary

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1954 (Continued)

NAME OF COMPANY AND ALBERTA CHIEF AGENT	CLASSES OF INSURANCE
Caledonian Insurance Company Hugh Melvin, Calgary	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Sprinkler Leakage, Windstorm, Limited or Inherent Explosion, Personal Property Floater, Property Damage, Accident, Automobile, Inland Transportation, Guarantee, Plate Glass, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hall, Civil Commotion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Calvert Fire Insurance Company C. W. Adams, Calgary	Automobile, excluding insurance against liability for loss or damage to persons or property caused by automobile or the use or operation thereof.
The Canada Accident and Fire Assurance Company W. H. Skinner, Calgary	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Employers' Liability, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Property Damage, Sickmess, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Riots or Civil Commotion, Limited Hall, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada Health and Accident Assurance Corporation Gordon Ingram, Edmonton	Personal Accident and Sickmess.
The Canada Life Assurance Company J. W. Winn, Edmonton	Life, Personal Accident and Sickmess.
Canada Security Assurance Company A. M. Young, Calgary	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Real Property, Sickmess, Theft, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada West Insurance Company J. C. Landeryou, Edmonton	Automobile, Inland Transportation, Inland Marine, Fire, including Additional Perils Supplemental Contract, Use and Occupancy, Rents and Profits, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a fire policy, Sprinkler Leakage, Strikes, Riots or Civil Commotion, Explosion, Weather, Steam Boiler, Guarantee, Plate Glass, Theft, Suretyship, Liability, Livestock.
The Canadian Commerce Insurance Company Johnstone A. Weber, Edmonton	Fire, Automobile, Limited Personal Accident, Personal Property, Real Property, Inland Transportation, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hall, Civil Commotion, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Canadian Fire Insurance Company James M. Dowler, Calgary	Fire, Automobile, Earthquake, Explosion, Forgery, including Fraud, Guarantee, Inland Transportation, Liability, Livestock, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Water Damage, Weather, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian General Insurance Company S. G. J. Robbins, Calgary	Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Theft, Explosion, Fidelity, Forgery, Guarantee, Liability, Inland Transportation, Livestock, Personal Property, Plate Glass, Public Liability, Sickmess, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Home Assurance Company Norman W. Scott, Calgary	Fire, including Additional Perils Supplemental Contract, Automobile, Employers' Liability, Plate Glass, Public Liability, Theft.
The Canadian Indemnity Company James M. Dowler, Calgary	Fire, Accident, Automobile, Civil Commotion, Earthquake, Limited or Inherent Explosion, Forgery, including Fraud, Guarantee, Inland Marine, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickmess, Sprinkler Leakage, Theft, Water Damage, Weather, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.



Fire, Aircraft, Automobile, Limited or Inherent Explosion, Employers' Liability, Public Liability, Boiler and Machinery, Forgery, Fidelity, Guarantee, Plate Glass, Inland Transportation, Livestock, Real Property, Personal Property, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Sickness and Hospital Benefits.

Life, Sickness and Funeral Benefits.

Fire, Weather, Explosion, Riot, Impact by Vehicles or Aircraft, Smoke Damage, Sprinkler Leakage.

Life, Personal Accident and Sickness, to the extent authorized by its Act of Incorporation, Constitution and Laws.

Fire, Automobile, Aircraft, Limited or Inherent Explosion, Forgery, Fidelity, Guarantee, Inland Transportation, Personal Property, Plate Glass, Theft, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Weather, Water Damage, insurance against loss of or damage to property caused by horses or cattle, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Rental Value, Smoke Damage, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Riots or Civil Commotion, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.

Fire, Accident, Automobile, and, in addition thereto, Sprinkler Leakage, Limited or Inherent Explosion, Windstorm, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Automobile, Theft, Guarantee, Plate Glass, Liability, Sickness, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Limited Hail, Impact by Vehicles, Windstorm, Water Damage, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Inland Transportation, Personal Property, Real Property, Marine, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Theft, Explosion, Fidelity, Forgery, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Public Liability, Sickness, Sprinkler Leakage, Weather, Property Damage, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.

The Canadian Mercantile Insurance Company .....	E. B. Smith, Edmonton
Canadian National Railway Employees' Medical Aid Society of Saskatchewan .....	C. B. Hunter, Edmonton
Canadian Order of Foresters .....	Edward Brice, Edmonton
Canadian Reciprocal Underwriters .....	Supt. of Insurance, Edmonton, Attorney
Canadian Slovak Benefit Society .....	Andrew Hihalik, Lethbridge
The Canadian Surety Company .....	M. L. Charter, Edmonton
Canmex Exchange Subscribers at Warner Inter-Insurance Bureau .....	Supt. of Insurance, Edmonton, Attorney
Car and General Insurance Corporation, Limited .....	John H. Wells, Calgary
The Casualty Company of Canada .....	R. Harold Davis, Calgary
Centennial Insurance Company .....	S. Bruce Dodds, Edmonton
Central Canadian Underwriters' Agency of the Toronto General Insurance Company .....	G. E. Smeltzer, Edmonton
The Central Insurance Company Limited .....	John D. Mason, Calgary

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1954 (Continued)

NAME OF COMPANY AND ALBERTA CHIEF AGENT	CLASSES OF INSURANCE
Central Mutual Insurance Company W. W. Gillender, Calgary	Fire, Automobile, excluding Public Liability, Inland Transportation, Personal Property, and, in addition thereto, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Century Insurance Company Limited Hugh B. Morrow, Edmonton	Fire, Automobile, Boiler and Machinery, Burglary, Explosion, Guarantee, Inland Marine, Inland Transportation, Insurance against intentional or other damage to, or loss of, property of any kind, real or personal, Liability, Limited Hail, Plate Glass, Sprinkler Leakage, Theft, Weather, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company, and, in addition thereto, Ocean Marine.
The Citadel Insurance Company of Canada Limited A. T. Stedman, Calgary	Fire, Automobile, Accident, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, Guarantee or Suretyship, Use and Occupancy, Rent, Profit, Inland Marine, Explosion, Riot, Impact by Aircraft or Vehicles, Smoke Damage.
Citizens Insurance Company of New Jersey S. G. J. Robbins, Calgary	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Hail, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Windstorm, Inland Transportation, Automobile, excluding Public Liability, and, in addition thereto, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commerce Mutual Fire Insurance Company E. B. Smith, Edmonton	Fire, Aircraft, Automobile, Limited or Inherent Explosion, Employers' Liability, Public Liability, Boiler and Machinery, Forgery, Fidelity, Guarantee, Plate Glass, Inland Transportation, Livestock, Real Property, Personal Property, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commercial Insurance Company of Newark, New Jersey W. H. McLaws, Q. C., Calgary	Accident, to the extent permitted by the company's Certificate of Incorporation, Automobile, Guarantee, Plate Glass, Sickness, Theft.
The Commercial Life Assurance Company of Canada W. E. Smith, Edmonton	Life.
Commercial Union Assurance Company Limited C. H. Chapman, Edmonton	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Limited or Inherent Explosion, Employers' Liability, Inland Transportation, Liability, Personal Property, Plate Glass, Property Damage, Sprinkler Leakage, Sickness, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Riots or Civil Commotion, Limited Hail, Impact by Vehicles, Windstorm, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commonwealth Insurance Company E. S. Buchan, Calgary	Fire, Public Liability, Employers' Liability, Inland Transportation, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Confederation Life Association H. K. Campbell, Calgary	Life, Personal Accident and Sickness.
The Connecticut Fire Insurance Company H. B. Macdonald, Calgary	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Automobile, Employers' Liability, Forgery, Guarantee, Plate Glass, Public Liability, Theft, Windstorm, Earthquake, Property Damage, limited to Falling Aircraft, Strikes, Riots or Civil Commotion, Impact by Vehicles, Hail, Personal Property.
Connecticut General Life Insurance Company S. Bruce Smith, Q. C., Edmonton	Life.
Consolidated Fire and Casualty Insurance Company A. N. Hutchinson, Calgary	Life.

This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.



Continental Assurance Company .....	Life, Accident and Sickness.
Gilbert F. Hirst, Calgary	
Continental Casualty Company .....	Accident, Sickness, Automobile, excluding loss or damage by fire, Inland Transportation, Plate Glass, Theft, Liability.
Ralph E. Erb, Calgary	
The Continental Insurance Company .....	Fire, including Use and Occupancy, Rents, Profits, Aircraft, Automobile, Explosion, Inland Transportation, Marine, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles, Personal Property, Sprinkler Leakage, Windstorm, Earthquake, Hail, Real Property.
J. B. McAr, Calgary	Life.
The Continental Life Insurance Company .....	Fire, Automobile, Inland Transportation, Marine, Personal Property, Public Liability, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Limited or Inherent Explosion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
S. B. Simmonds, Edmonton	Fire, Automobile, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Limited Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, and Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Contingency Insurance Company Limited .....	Life.
H. S. Villett, Edmonton	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Limited Hail, Windstorm, thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Co-operative Fire and Casualty Company .....	Life, Personal Accident and Sickness.
C. C. Gant, Edmonton	Life, limited to the writing of insurance on lives of members of credit unions.
Co-operative Life Insurance Company .....	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Explosion, Sprinkler Leakage, Falling Aircraft, Inland Marine, Inland Transportation, Personal Property, and, in addition thereto, Property Damage, limited to Strikes, Riots or Civil Commotion, Earthquake, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
A. H. Campbell, Edmonton	Fire, Public Liability, Employers' Liability, Automobile, Guarantee, Forgery, Plate Glass, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Civil Commotion, Limited or Inherent Explosion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Cornhill Insurance Company Limited .....	Life, Personal Accident and Sickness.
G. E. H. Smith, Edmonton	Life, Personal Accident and Sickness.
The Crown Life Insurance Company .....	
F. W. Snell, Calgary	
Cuna Mutual Insurance Society .....	
Samuel O'Brien, Calgary	
Delaware Underwriters Agency of the Westchester Fire Insurance Company .....	
Gordon Smeltzer, Edmonton	
The Dominion Insurance Corporation .....	
G. E. H. Smith, Edmonton	
Dominion General Benefit Association .....	
V. A. Cooney, Calgary	
The Dominion Life Assurance Company .....	
J. A. Mather, Calgary	

INSURANCE COMPANIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1954 (Continued)

NAME OF COMPANY AND ALBERTA CHIEF AGENT	CLASSES OF INSURANCE
The Dominion of Canada General Insurance Company ..... H. B. Barnes, Calgary	Fire, Life, Accident, Automobile, Theft, Plate Glass, Guarantee, Inland Transportation, Liability, Boiler and Machinery, Sickness, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Civil Commotion, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Eagle Fire Company of New York ..... A. M. Young, Calgary	Fire, Automobile, Inland Transportation, Ocean Marine, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, limited or Inherent Explosion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Eagle Star Insurance Company Limited ..... R. S. Dant, Calgary	Fire, Limited or Inherent Explosion, Limited Hail, Windstorm, Inland Transportation, Sprinkler Leakage, Personal Property, Property Damage, Plate Glass, Inland Marine, Ocean Marine, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Malicious Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The T. Eaton Life Assurance Company ..... J. A. Snowden, Edmonton	Life.
The Economical Mutual Insurance Company ..... J. W. Perkins, Edmonton	Fire, Inland Transportation, Accident, Sickness, Automobile, Employers' Liability, Public Liability.
The Empire Life Insurance Company ..... M. B. Draper, Edmonton	Life.
The Employers' Liability Assurance Corporation Limited ..... James Purdy, Calgary	Fire, including Smoke Damage, Accident, Automobile, Steam Boiler, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Property Damage, Limited Hail, Windstorm, Inland Transportation, Liability, Forgery, Theft, Civil Commotion, Impact by Vehicles, Falling Aircraft.
Employers Mutual Liability Insurance Company ..... of Wisconsin ..... Samuel O'Brien, Calgary	Accident, including Public Liability and Employers' Liability, Aircraft, limited to Liability, Automobile, Fidelity, Forgery, Plate Glass, Sickness, Theft.
Ensign Insurance Company ..... G. E. H. Smith, Edmonton	Fire, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Equitable Fire and Marine Insurance Company ..... G. P. Powles, Calgary	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Automobile, Employers' Liability, Forgery, Guarantee, Plate Glass, Earthquake, Public Liability, Theft, Windstorm, Property Damage, limited to Falling Aircraft, Strikes, Riots or Civil Commotion, Impact by Vehicles, Hail, Personal Property.
The Essex and Suffolk Equitable Insurance Society Limited ..... Johnstone A. Weber, Edmonton	Fire, Limited or Inherent Explosion, Limited Hail, Inland Transportation, Personal Property, Real Property, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Eureka-Security Fire and Marine Insurance Company ..... Gordon E. Smeltzer, Edmonton	Fire, and, in addition thereto, Falling Aircraft, Earthquake, Windstorm, Sprinkler Leakage, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Excess Insurance Company Limited ..... Norman W. Scott, Calgary	Fire, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.



## Life.

The Excelsior Life Insurance Company .....

G. E. Foster, Edmonton

Federal Fire Insurance Company of Canada .....

Norman W. Scott, Calgary

Federal Insurance Company .....

R. S. McLean, Edmonton

Federated Mutual Implement and Hardware .....

Insurance Company .....

Allison Webster, Edmonton

Federation Insurance Company of Canada .....

A. N. Hutchinson, Calgary

The Fidelity and Casualty Company of New York .....

J. B. McAra, Calgary

Fidelity Insurance Company of Canada .....

C. E. Tait, Calgary

Fidelity Life Assurance Company .....

J. F. Lymburn, Edmonton

Fidelity-Phenix Fire Insurance Company of New York .....

J. B. McAra, Calgary

Fire Association of Philadelphia .....

G. P. Powles, Calgary

The Fire Insurance Company of Canada .....

A. N. Hutchinson, Calgary

Fireman's Fund Insurance Company .....

Johnstone A. Weber, Edmonton

Fire, Automobile, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Sprinkler Leakage, Limited or Inherent Explosion, Automobile, Limited Personal Accident, Personal Property, Inland Transportation, Limited Hail, Windstorm, Employers' Liability, Forgery, Guarantee, Plate Glass, Theft, Public Liability, Boiler, excluding Machinery, Real Property, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Malicious Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Smoke Damage, Automobile, Falling Aircraft, Inland Transportation, Personal Property, Property Damage, limited to loss and damage by automobiles or other motor vehicles, Sprinkler Leakage, Plate Glass, Public Liability, Theft, Weather, Personal Accident, Sickness, and, in addition thereto, Limited or Inherent Explosion, Riots or Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Personal Property, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Sprinkler Leakage, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Windstorm, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Accident, Aircraft, excluding loss or damage to an aircraft by fire or transportation, Automobile, excluding loss or damage by fire, Boiler and Machinery, Guarantee, Plate Glass, Sickness, Theft, Employers' Liability, Workmen's Compensation, Public Liability, Liability, Fidelity, Surety.

Accident, Automobile, Forgery, Guarantee, Liability, Plate Glass, Sickness, Theft.

## Life.

Fire, including Use and Occupancy, Rents and Profits, Automobile, Aircraft, Explosion, Personal Property, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles, Sprinkler Leakage, Inland Transportation, Windstorm, Earthquake, Hail, Real Property, Marine.

Fire, including Use and Occupancy, Rents and Profits and Smoke Damage, Inland Transportation, Inland Marine, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Limited or Inherent Explosion, Sprinkler Leakage, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Impact by Vehicles, Water Damage, Civil Commotion, Accident, Aircraft, Automobile, Guarantee, Inland Transportation, Sickness.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Property Damage, Personal Property Floater, Automobile, Guarantee, Plate Glass, Theft, Steam Boiler, Public Liability, Livestock, Hail, Workmen's Compensation, Employers' Liability, Riots, Windstorm, Forgery, Marine, Accident, Sickness, and, in addition thereto, Falling Aircraft, Malicious Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1954 (Continued)

NAME OF COMPANY AND ALBERTA CHIEF AGENT

CLASSES OF INSURANCE

Firemen's Insurance Company of Newark, New Jersey G. E. H. Smith, Edmonton	Fire, Automobile, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fireproof-Sprinklered Underwriters Supt. of Insurance, Edmonton, Attorney	Fire, including Use and Occupancy, Rents and Profits, Inland Transportation, Sprinkler Leakage, Windstorm, Falling Aircraft, and, in addition thereto, Riots or Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
First National Insurance Company of America Roy W. Henry, Edmonton	Fire, Automobile, excluding Public Liability, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The General Accident Assurance Company of Canada R. C. Borland, Calgary	Fire, Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Falling Aircraft, Forgery, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Accident Fire and Life Assurance Corporation Limited R. C. Borland, Calgary	Fire, Accident, Automobile, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Casualty Company of America Roy W. Henry, Edmonton	Accident, Automobile, excluding loss or damage by fire, Fidelity, Surety, Forgery, Plate Glass, Theft, Public Liability, Employers' Liability.
General Exchange Insurance Corporation M. H. Chapman, Calgary	Automobile, excluding Public Liability.
General Insurance Company of America Roy W. Henry, Edmonton	Fire, Automobile, excluding Public Liability, and Property Damage, Explosion, Inland Transportation, Property Damage, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Security Insurance Company of Canada G. F. Stephenson, Edmonton	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Personal Property, Real Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, Windstorm, Hail, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Girard Insurance Company of Philadelphia, Pa. G. E. H. Smith, Edmonton	Fire, Automobile, Windstorm, and, in addition thereto, Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Glens Falls Insurance Company J. O. Miller, Calgary	Fire, including Smoke Damage, Automobile, excluding Public Liability, Explosion, Civil Commotion, Inland Transportation, Ocean Marine, Inland Marine, Sprinkler Leakage, Windstorm, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Globe Indemnity Company of Canada John D. Mason, Calgary	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, Aircraft, Property Damage, Employers' Liability, Public Liability, Explosion, and, in addition thereto, Falling Aircraft, Civil Commotion, Impact by Vehicles, Earthquake, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.



Fire, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Real Property, Livestock, Plate Glass, Personal Property, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Malicious Damage, Sprinkler Leakage, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Guarantee, Theft, Forgery, and, in addition thereto, Falling Aircraft, Limited Hail, Windstorm, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life and Sickness to the extent authorized by its Articles of Incorporation, Constitution and Laws.

Fire, Limited or Inherent Explosion, Sprinkler Leakage, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Accident, Automobile, excluding loss or damage to an automobile by fire or transportation, Aircraft, excluding loss or damage to an aircraft by fire or transportation, Guarantee, Plate Glass, Sickness, Theft, Employers' Liability, Public Liability.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, excluding Public Liability, Aircraft, excluding loss or damage to persons or property caused by an aircraft, Earthquake, Marine, Explosion, Inland Transportation, Hail, Inland Marine, Civil Commotion, Personal Property, Sprinkler Leakage, Property Damage, limited to loss or damage to bridges, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life, Accident and Sickness.

Forgery, insurance against loss through fraud, Guarantee, Inland Transportation, Personal Property, excluding loss or damage by fire, Theft.

Fire, including Use and Occupancy, Rents and Profits, Falling Aircraft, Explosion, Personal Property, Sprinkler Leakage, Windstorm, Limited Hail, Accident, Automobile, Boiler and Machinery, Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Theft, Sickness, Forgery, and, in addition thereto, Earthquake, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Boiler and Machinery, Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Personal Property, Weather, Explosion, Falling Aircraft, Earthquake, Forgery, Water Damage.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Limited or Inherent Explosion, Limited Hail, Windstorm, Inland Marine, Property Liability, Inland Transportation, Sprinkler Leakage, Sickness, Guarantee, Plate Glass, Theft, and, in addition thereto, Falling Aircraft, Riots or Civil Commotion, Property Damage, limited to Riot and Impact by Vehicles or Aircraft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Smoke Damage, Accident, Automobile, Aircraft, Theft, Earthquake, Explosion, Falling Aircraft, Forgery, Guarantee, Hail, Inland Transportation, Livestock, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Weather, Windstorm, Sickness.

Gore District Mutual Fire Insurance Company .....  
James Kellas, Edmonton

Grain Insurance and Guarantee Company .....  
Carlton W. Clement

The Grand Orange Lodge of British America .....  
R. J. Edgar, Calgary

Granite State Fire Insurance Company .....  
E. B. Allsopp, Edmonton

Great American Indemnity Company .....  
J. O. Miller, Calgary

Great American Insurance Company .....  
G. P. Powles, Calgary

The Great-West Life Assurance Company .....  
James Carver, Jr., Calgary

The Guarantee Company of North America .....  
E. S. Buchan, Calgary

Guardian Assurance Company Limited (London, Eng.) .....  
W. H. Skinner, Calgary

The Guardian Insurance Company of Canada .....  
W. H. Skinner, Calgary

Guilhall Insurance Company Limited .....  
A. T. Stedman, Calgary

The Halifax Insurance Company .....  
Edward A. Cote, Edmonton

INSURANCE COMPANIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT. AS AT DECEMBER 31, 1954 (Continued)

NAME OF COMPANY AND ALBERTA CHIEF AGENT

CLASSES OF INSURANCE

The Hanover Fire Insurance Company S. Bruce Dodds, Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Boiler and Machinery, Earthquake, Explosion, Inland Transportation, Property Damage, Plate Glass, Theft, Water Damage, Weather, and, in addition thereto, Falling Aircraft, Limited Hail, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Hartford Accident and Indemnity Company L. H. Fenerty, Q. C., Calgary	Accident, Aircraft, excluding loss of or damage to an aircraft, Automobile, excluding loss of or damage to an automobile, Guarantee, Liability, Plate Glass, Theft, Sickness.
Hartford Fire Insurance Company L. H. Fenerty, Q. C., Calgary	Fire, including Use and Occupancy, Rents and Profits, Smoke Damage, Automobile, excluding Public Liability, Aircraft, excluding loss by reason of bodily injury to the person, Earthquake, Explosion, Inland Marine, Inland Transportation, Personal Property, Property Damage, Sprinkler Leakage, Weather, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Hartford Livestock Insurance Company L. H. Fenerty, Q. C., Calgary	Livestock.
Helvetia Swiss Fire Insurance Company Limited H. S. Miller, Edmonton	Fire, including Use and Occupancy, Rents and Profits, Automobile, Burglary, Public Liability, Employers' Liability, Plate Glass, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Home Insurance Company O. D. Loudon, Calgary	Fire, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Inland Transportation, Personal Property, Property Damage, limited to the insurance against direct loss or damage to property by automobiles or other motor vehicles, Real Property, to the extent authorized by the insurance laws of the State of New York, Sprinkler Leakage, Weather, Water Damage, Windstorm, and, in addition thereto, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Hudson Bay Insurance Company John D. Mason, Calgary	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Machinery, Explosion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, Aircraft, Property Damage, Employers' Liability, Public Liability, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, Civil Commotion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Imperial Guarantee and Accident Insurance Company of Canada L. W. Whalley, Edmonton	Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Explosion, Guarantee, Inland Marine, Inland Transportation, Public Liability, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Insurance Office J. A. Todd, Edmonton	Fire, Accident, Aircraft, Automobile, Guarantee, Employers' Liability, Public Liability, Workmen's Compensation, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Boiler, Inland Transportation, Real Property, Windstorm, Limited Hail, Weather, Falling Aircraft, Earthquake, Explosion, Impact by Vehicles, Water Damage.
The Imperial Life Assurance Company of Canada J. B. Kane, Edmonton	Life, Personal Accident and Sickness.
Indemnity Insurance Company of North America J. D. Craddock, Calgary	Accident, Aircraft, Automobile, excluding insurance against loss or damage by fire, Theft, Plate Glass, Sickness, Liability, Guarantee, Forgery.
The Indemnity Marine Assurance Company Limited H. J. Busby, Calgary	Inland Marine, Inland Transportation, Property Damage.



## Sick and Funeral Benefits.

Life, Personal Accident and Sickness, to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.

## Sickness and Funeral Benefits only.

Fire, including Use and Occupancy, Rents and Profits, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Windstorm, and, in addition thereto, Riots or Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.

Fire, Aircraft, excluding loss or damage to persons or property caused by an aircraft, Falling Aircraft, Automobile, excluding Public Liability, Earthquake, Explosion, Civil Commotion, Hail, Marine, Inland Transportation, Personal Property, Property Damage, Sprinkler Leakage, Livestock, Windstorm, Boiler, excluding Machinery, Plate Glass, Public Liability, Theft, Accident, restricted to Personal Accident, and, in addition thereto, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Guarantee, Inland Transportation, Personal Property, Plate Glass, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, and Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

## Life, Personal Accident and Sickness.

Life, to the extent authorized by its Act of Incorporation, Constitution and Laws.

Fire, including Smoke Damage, Accident, Falling Aircraft, Automobile, Earthquake, Limited or Inherent Explosion, Guarantee, Limited Hail, Inland Transportation, Property Damage, Sickness, Sprinkler Leakage, Windstorm, Riots or Civil Commotion, Liability, Plate Glass, Marine, Water Damage, Impact by Vehicles.

Fire, Automobile, Marine Limited or Inherent Explosion, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Limited Hail, Windstorm, Accident, Sickness, Liability.

Fire, Automobile, Accident, Limited or Inherent Explosion, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Windstorm, Marine, Inland Transportation, Inland Marine, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Accident, Automobile, Forgery, Fidelity, Plate Glass, Sickness, Property Liability, Public Liability, Employers' Liability and Theft.

Fire, Automobile, Marine, Inland Transportation, Personal Property, Public Liability, Real Property, Theft, Plate Glass, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

## Life.

Independent Mutual Benefit Federation Steve Frank, Lethbridge	Independent Mutual Life Insurance Company S. Bruce Smith, Edmonton
The Independent Order of Foresters John Smith, Edmonton	Knights of Columbus James E. Enright, Edmonton
Independent Order of Oddfellows, Manchester Unity Charles A. Potter, Edmonton	The Law Union and Rock Insurance Company Limited E. S. Buchan, Calgary
Individual Underwriters Supt. of Insurance, Edmonton, Attorney	The Legal and General Assurance Society Limited G. P. Powles, Calgary
Insurance Company of North America J. D. Craddock, Calgary	Liberty Mutual Fire Insurance Company F. A. Elliott, Calgary
Insurance Corporation of Ireland Limited David E. Clark, Calgary	Liberty Mutual Insurance Company F. A. Elliott, Calgary
John Hancock Mutual Life Insurance Company S. Bruce Smith, Edmonton	The Licenses and General Insurance Company Limited W. F. Solomon, Calgary
	The Life Insurance Company of Alberta R. M. Marven, Edmonton

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1954 (Continued)

NAME OF COMPANY AND ALBERTA CHIEF AGENT

CLASSES OF INSURANCE

The Liverpool and London and Globe Insurance  
Company Limited .....

John D. Mason, Calgary

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Machinery, Explosion, Guarantee, Civil Commotion, Forgery, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, Earthquake, Aircraft, Property Damage, Employers' Liability, Public Liability, Inland Marine, Marine, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

The Liverpool-Manitoba Assurance Company .....

John D. Mason, Calgary

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, Explosion, Civil Commotion, Sprinkler Leakage, Accident, Boiler and Machinery, Forgery, Guarantee, Sickness, Fidelity, Inland Marine, Inland Transportation, Theft, Liability, Plate Glass, Limited Hail, Windstorm, Property Damage, Employers' Liability, Public Liability, Aircraft, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

The Local Government Guarantees Society Limited .....

John H. Wells, Calgary

Fire, Limited or Inherent Explosion, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Weather, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

London and County Insurance Company Limited .....

J. A. Todd, Edmonton

Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Windstorm, Personal Accident, Limited Hail, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

The London and Edinburgh Insurance Company Limited .....

A. N. Hutchinson, Calgary

Automobile, Personal Accident and Sickness.

The London and Lancashire Guarantee and Accident  
Company of Canada .....

G. A. Potter, Calgary

Fire, including Use and Occupancy, Rents and Profits, Accident, Sickness, Automobile, Guarantee, Plate Glass, Forgery, Liability, Theft, Limited Hail, Sprinkler Leakage, Limited or Inherent Explosion, Property Damage, Windstorm, Inland Transportation, and, in addition thereto, Falling Aircraft, Riots or Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

The London & Lancashire Insurance Company Limited .....

G. A. Potter, Calgary

Fire, including Use and Occupancy, Rents and Profits, Inland Marine, Marine, Automobile, Explosion, Sprinkler Leakage, Riots or Civil Commotion, Earthquake, Property Damage, Falling Aircraft, Limited Hail, Windstorm, Inland Transportation.

The London and Provincial Marine and General Insurance  
Company, Limited .....

S. G. J. Robbins, Calgary

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Machinery, Theft, Employers' Liability, Limited or Inherent Explosion, Fidelity, Guarantee, Limited Hail, Windstorm, Inland Transportation, Livestock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Riots, Strikes and Civil Commotion, Malicious Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

London and Scottish Assurance Corporation Limited .....

H. J. Busby, Calgary

Fire, Automobile, Limited or Inherent Explosion, Liability, Personal Property, Property Damage, Plate Glass, Sprinkler Leakage, Theft, Marine, Inland Marine, Limited Hail, Windstorm, Inland Transportation.

The London Assurance .....

A. T. Stedman, Calgary

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Limited Hail, Inland Marine, Inland Transportation, Sprinkler Leakage, Sickness, Accident, Property Liability, Theft, Automobile, Plate Glass, Windstorm, and, in addition thereto, Falling Aircraft, Limited or Inherent Explosion, Property Damage, limited to Riot and Impact by Aircraft or Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.



Fire, including Use and Occupancy, Rents and Profits, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Personal Property, Inland Transportation, Windstorm, and, in addition thereto, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Aircraft, Public Liability, Employers' Liability, Automobile, Limited or Inherent Explosion, Fidelity, Surety, Inland Transportation, Inland Marine, Marine, Personal Property, Property Damage, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life, Personal Accident and Sickness.

Accident, Automobile, Boiler and Machinery, Guarantee, Plate Glass, Theft, Employers' Liability, Public Liability, Workmen's Compensation, Sickness.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Inland Marine, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Riots or Civil Commotion, Impact by Vehicles, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.

Life and Disability, to the extent authorized by its Articles of Incorporation, Constitution and Laws.

Life, Disability and Sickness, to the extent authorized by its Articles of Association, Constitution and Laws.

Life.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Riots or Civil Commotion, Vandalism or Malicious Damage, Windstorm, Limited or Inherent Explosion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Accident, Aircraft, excluding insurance against loss of or damage to an aircraft, Automobile, Boiler and Machinery, Flywheel, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Theft, Employers' Liability, Public Liability, Workmen's Compensation, Water Damage.

Fire, including Use and Occupancy, Rents and Profits, Limited or Inherent Explosion, Sprinkler Leakage, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Riots or Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Additional Perils Supplemental Contract, Smoke Damage, limited to the insurance of the same property as is insured under a fire policy, Explosion, Riots, Limited Hail, Falling Aircraft, Impact by Vehicles, Guarantee, Fidelity, Plate Glass, Livestock, Theft, Liability, Inland Marine, Inland Transportation, Automobile, Sprinkler Leakage, Weather.

London Canada Insurance Company .....  
L. H. Fenerty, Q. C., Calgary

London Guarantee and Accident Company Limited .....  
Roy Bainbridge, Edmonton

London Life Insurance Company .....  
L. A. Nickols, Edmonton

Lumbermens Mutual Casualty Company .....  
S. A. Sorenson, Edmonton

Lumbermen's Underwriting Alliance .....  
Supt. of Insurance, Edmonton, Attorney

Lutheran Brotherhood .....  
Rev. R. O. Olson, Edmonton

The Maccabees .....  
R. O. Howell, Calgary

The Manufacturers Life Insurance Company .....  
Sheldon Buckles, Calgary

Manufacturers Mutual Fire Insurance Company .....  
H. J. McEwen, Calgary

Maryland Casualty Company .....  
J. O. Miller, Calgary

Mercantile Insurance Company .....  
G. A. Potter, Calgary

Merchants and Manufacturers Insurance Company .....  
of New York .....  
Frank Freeze, Calgary

Merchants and Traders Assurance Company .....  
J. O. Miller, Calgary

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT. AS AT DECEMBER 31, 1954 (Continued)

CLASSES OF INSURANCE

NAME OF COMPANY AND ALBERTA CHIEF AGENT

Merchants Fire Assurance Corporation of New York Frank Freeze, Calgary	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Merchants Marine Insurance Company Limited James Purdy, Calgary	Fire, including Smoke Damage, Automobile, Limited or Inherent Explosion, Limited Hail, Windstorm, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Civil Commotion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mercury Insurance Company J. L. Tremlett, Calgary	Fire, Automobile, Earthquake, Limited or Inherent Explosion, Windstorm, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merit Insurance Company James D. Ferrie, Edmonton	Fire, Automobile, Credit, Forgery, Guarantee, Inland Transportation, Personal Property, Theft, Property Damage, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Metropolitan Casualty Insurance Company of New York J. C. Kimbrough, Edmonton	Accident, Automobile, Forgery, Guarantee, Plate Glass, Sickness, Theft, Fidelity.
Metropolitan Inter-Insurers Supt. of Insurance, Edmonton, Attorney	Fire, including Use and Occupancy, Rents and Profits, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Windstorm, and, in addition thereto, Riots or Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
Metropolitan Life Insurance Company T. N. Morphy, Calgary	Life, Accident, Sickness.
Michigan Fire and Marine Insurance Company Ralph K. MacKay, Calgary	Fire, Explosion, Windstorm, Inland Transportation, Personal Property, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Mid-West Underwriters Agency of the Canadian Surety Company M. L. Charter, Edmonton	Fire, Automobile, Sprinkler Leakage, Windstorm, Limited or Inherent Explosion, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Water Damage, Civil Commotion, Weather, Impact by Vehicles, Insurance against loss of or damage to property caused by horses or cattle, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mill Owners Mutual Fire Insurance Company W. R. Bradley, Calgary	Fire, Limited or Inherent Explosion, Limited Hail, Sprinkler Leakage, Windstorm, Theft, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Water Damage, Insurance against loss or damage by railroad engines, freight cars, passenger cars, automobiles, motorcycles and trucks, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Milwaukee Insurance Company of Milwaukee, Wis. W. H. McLaws, Q. C., Calgary	Fire, Automobile, Civil Commotion, Inland Transportation, Personal Property, Real Property, Weather, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Minneapolis Fire and Marine Insurance Company W. F. Solomon, Calgary	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Inland Marine, Hail, Inland Transportation, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Sprinkler Leakage, Strikes, Riots or Civil Commotion, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.



The Minnesota Mutual Life Insurance Company .....	Life.
Sydney Wood, Q. C., Edmonton, Attorney	
Modern Woodmen of America .....	Life and Insurance against disability arising from old age or injury to the person by accident, to the extent authorized by its Articles of Association, Constitution and Laws.
Alex G. Stuart, Calgary	
The Monarch Life Assurance Company .....	Life.
A. J. Bures, Calgary	
Montreal Life Insurance Company .....	Life.
George H. Steer, Q. C., Edmonton	
Monument Insurance Company Limited .....	Fire, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Windstorm, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
T. J. Ranaghan, Calgary	
The Motor Union Insurance Company Limited .....	Fire, Automobile, Limited or Inherent Explosion, Plate Glass, Sprinkler Leakage, Weather, Public Liability, Employers' Liability, Accident, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
John H. Wells, Calgary	
Mutual Benefit Health & Accident Association .....	Personal Accident and Sickness.
R. L. M. Hart, Edmonton	
The Mutual Life Assurance Company of Canada .....	Life, Accident and Sickness.
W. J. McLeod, Edmonton	
The Mutual Life Insurance Company of New York .....	Life, Personal Accident and Sickness.
J. C. Anderson, Edmonton	
National-Ben Franklin Insurance Company .....	Fire, Automobile, Inland Transportation, Personal Property, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
of Pittsburgh, Pa. ....	
G. E. H. Smith, Edmonton	
The National Fire and Casualty Insurance Company .....	Fire, Limited or Inherent Explosion, Accident, Automobile, Guarantee, Inland Transportation, and, in addit on thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
A. N. Hutchinson, Calgary	
National Fire Insurance Company of Hartford .....	Fire, Accident, Automobile, Explosion, Forgery, Guarantee, Inland Transportation, Insurance against intentional or other damage to, or loss of property of any kind, real or personal, Plate Glass, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Water Damage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
C. Tait, Calgary	
The National Life Assurance Company of Canada .....	Life.
W. E. Stimpson, Edmonton	
National Provincial Insurance Company Limited .....	Fire, Limited or Inherent Explosion, Plate Glass, Sprinkler Leakage, Weather, and, in addition thereto, Falling Aircraft, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
John H. Wells, Calgary	
New England Insurance Company .....	Fire, Inland Transportation, Personal Property, Limited or Inherent Explosion, and, in addition thereto, Falling Aircraft, Earthquake, Sprinkler Leakage, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Ralph K. MacKay, Calgary	

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1954 (Continued)

NAME OF COMPANY AND ALBERTA CHIEF AGENT	CLASSES OF INSURANCE
New Hampshire Fire Insurance Company ..... E. B. Allsopp, Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Hail, Inland Transportation, Automobile, excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof, Property Damage, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New York Fire Insurance Company of New York, N. Y. .... Benton S. Mackid, Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Hail, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New York Reciprocal Underwriters ..... Supt. of Insurance, Edmonton, Attorney	Fire, including Use and Occupancy, Rents and Profits, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Windstorm, and, in addition thereto, Riots or Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
New York Life Insurance Company ..... John H. Murchie, Calgary	Life, Personal Accident and Sickness.
New York Underwriters Insurance Company ..... E. S. Buchan, Calgary	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Explosion, Civil Commotion, Falling Aircraft, Inland Marine, Inland Transportation, Sprinkler Leakage, Windstorm, Personal Property, and, in addition thereto, Earthquake, Malicious Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The New Zealand Insurance Company Limited ..... G. F. Stephenson, Edmonton	Fire, Automobile, Inland Transportation, Personal Property, Plate Glass, Public Liability, Theft, Ocean Marine, Employers' Liability, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Niagara Fire Insurance Company ..... J. B. McAr, Calgary	Fire, including Use and Occupancy, Rents and Profits, Aircraft, Automobile, Explosion, Earthquake, Inland Transportation, Personal Property, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles, Sprinkler Leakage, Windstorm, Real Property.
The Non-Marine Underwriters, Members of Lloyd's, ..... London, England G. D. K. Kinnaird, Edmonton	All classes except Life and Hail Insurance.
North American Life and Casualty Company ..... G. C. Willis, Edmonton	Life, Personal Accident and Sickness.
North American Life Assurance Company ..... J. F. Schurman, Edmonton	Life, Personal Accident and Sickness.
North British and Mercantile Insurance Company Limited ..... L. J. Reuter, Edmonton	Fire, Accident, Aircraft, Automobile, Guarantee, Inland Transportation, Plate Glass, Sickness, Limited Hail, Explosion, Earthquake, Personal Property, Public Liability, Employers' Liability, Workmen's Compensation, Property Damage, Windstorm, Theft, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The North Empire Fire Insurance Company ..... H. S. Millar, Edmonton	Fire, Limited or Inherent Explosion, Inland Transportation, Inland Marine, Personal Property, Sprinkler Leakage, Limited Hail, Windstorm, Property Damage, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Northern Assurance Company Limited ..... H. J. Busby, Calgary	Fire, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Marine, Inland Marine, Liability, Personal Property, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Limited Hail, Windstorm.



## Life.

Fire, including Use and Occupancy, Rents and Profits, Inland Marine, Inland Transportation, Sprinkler Leakage, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Accident, Automobile, Plate Glass and Theft.

Life, to the extent authorized by its Act of Incorporation, Constitution and Laws.

Fire, including Use and Occupancy, Rents and Profits, Inland Marine, Inland Transportation, Public Liability, limited to liability for loss or damage to property, Personal Property, Property Damage, Sprinkler Leakage, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Weather, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Explosion, Forgery, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Real Property, Sick-ness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, Ocean Marine, and, in addition thereto, Falling Aircraft, Earthquake, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

## Life.

Fire, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Inland Transportation, Personal Property, Property Damage, limited to the insurance against direct loss or damage to property by automobiles or other motor vehicles, Real Property, to the extent authorized by the insurance laws of the State of New York, Sprinkler Leakage, Weather, Water Damage, Windstorm, and, in addition thereto, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, Theft, Explosion, Plate Glass, Sprinkler Leakage, Workmen's Compensation, Public Liability, Employers' Liability, Limited Hail, Inland Transportation, Windstorm, Property Damage, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life, Personal Accident and Sickness.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Machinery, (breakdown of electrical machinery), Property Damage, Limited or Inherent Explosion, Employers' Liability, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Riots or Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

The Northern Life Assurance Company of Canada .....

P. G. Ropchan, Calgary

The North River Insurance Company .....

W. F. Solomon, Calgary

Northwest Casualty Company .....

W. R. Watson, Edmonton

The North West Commercial Travellers' Association of Canada .....

James D. May, Calgary

Northwestern Mutual Fire Association .....

W. R. Watson, Edmonton

Northwestern National Insurance Company of Milwaukee, Wisconsin .....

G. E. H. Smith, Edmonton

Norwich Union Fire Insurance Society Limited .....

A. M. Young, Calgary

The Norwich Union Life Insurance Society .....

H. C. Cooper, Edmonton

Nova Scotia Fire Underwriters Agency of the Home Insurance Company .....

O. D. Loudon, Calgary

The Occidental Fire Insurance Company .....

L. J. Reuter, Edmonton

Occidental Life Insurance Company of California .....

G. W. Skene, Calgary

The Ocean Accident and Guarantee Corporation, Limited .....

G. L. Peet, Calgary

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1954 (Continued)

NAME OF COMPANY AND ALBERTA CHIEF AGENT

CLASSES OF INSURANCE

Accident, to the extent authorized by its Article: of Incorporation, Constitution and Laws.

The Order of United Commercial Travelers of America .....

C. W. Burt, Medicine Hat

The Orion Insurance Company Limited .....

S. Bruce Dodds, Edmonton

The Pacific Coast Fire Insurance Company .....

Nell B. Crowe, Calgary

Pacific Fire Insurance Company .....

Frank Freeze, Calgary

The Palatine Insurance Company Limited .....

V. B. Graveley, Calgary

The Patriotic Assurance Company Limited .....

J. A. Todd, Edmonton

The Paul Revere Life Insurance Company .....

F. Armour Ford, Q. C., Edmonton

Pearl Assurance Company Limited .....

F. L. G. Bermingham, Calgary

Pearl Underwriters Agency of Pearl Assurance

Company Limited .....

F. L. G. Bermingham, Calgary

The Perth Mutual Fire Insurance Company .....

W. V. Wilkin, Edmonton, Attorney

The Phenix Fire Insurance Company .....

H. S. Villett, Edmonton

Philadelphia Fire and Marine Insurance Company .....

J. D. Craddock, Calgary

Fire, Accident, Automobile, Inland Transportation, Inland Marine, Personal Property, Plate Glass, Theft, Aircraft, and, in addition thereto, Falling Aircraft, Earthquake, Sprinkler Leakage, Civil Commotion, Limited or Inherent Explosion, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Aircraft, Automobile, Boiler and Machinery, Earthquake, Explosion, Inland Transportation, Insurance against intentional or other damage to, or loss of, property of any kind, real or personal, Limited Hail, Plate Glass, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company, and, in addition thereto, Ocean Marine.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Sprinkler Leakage, Windstorm, Inland Transportation, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Limited Hail, Windstorm, Riots or Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Limited Hail, Windstorm, Personal Accident, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life, Personal Accident and Sickness.

Fire, Accident, Liability, Plate Glass, Automobile, Theft, Forgery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Sprinkler Leakage, Windstorm, Property Damage, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Liability, Plate Glass, Automobile, Theft, Forgery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Sprinkler Leakage, Windstorm, Property Damage, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Falling Aircraft, Strikes, Riots or Civil Commotion, Earthquake, Weather.

Fire, Limited or Inherent Explosion, Automobile, limited to insurance against loss of or damage to an automobile by fire, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Sprinkler Leakage, Limited Hail, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Windstorm, Falling Aircraft, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company, Personal Property.



Fire, Accident, Public Liability, Employers' Liability, Aircraft, Automobile, Earthquake, Explosion, Civil Commotion, Fidelity, Surety, Forgery, Inland Transportation, Inland Marine, Marine, Personal Property, Property Damage, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Automobile, Employers' Liability, Forgery, Guarantee, Plate Glass, Public Liability, Theft, Earthquake, Windstorm, Property Damage, limited to Falling Aircraft, Strikes, Riots or Civil Commotion, Impact by Vehicles, Hail, Aircraft, Personal Property.

Fire, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Windstorm, Limited Hail, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Inland Transportation, Personal Property, Limited or Inherent Explosion, and, in addition thereto, Falling Aircraft, Earthquake, Sprinkler Leakage, Impact by Vehicles, Limited Hail, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Sickness and Funeral.

Fire, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Sprinkler Leakage, Civil Commotion, and Limited Hail, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Theft, Limited Hail, Windstorm, Personal Property, and, in addition thereto, Falling Aircraft, Riots or Civil Commotion, Malicious Damage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Automobile, Guarantee, Inland Transportation, Personal Property, Plate Glass, Real Property, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Weather, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Personal Accident and Sickness.

Fire, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Explosion, Automobile, Inland Marine, Inland Transportation, Employers' Liability, Public Liability, Hail, Sprinkler Leakage, Windstorm, Marine, Personal Property, and, in addition thereto, Property Damage, limited to Falling Aircraft, Earthquake, Civil Commotion, Theft, and Impact by Vehicles, Riots, Water Damage.

Fire, Automobile, Limited or Inherent Explosion, Personal Property, Limited Hail, Sprinkler Leakage, Windstorm, Employers' Liability, Inland Transportation, Plate Glass, Public Liability, Real Property, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Phoenix Assurance Company Limited  
R. L. Fenerty, Q. C., Calgary

The Phoenix Insurance Company (Hartford, Conn.)  
R. H. Driscoll, Edmonton

The Planet Assurance Company Limited  
J. A. Todd, Edmonton

Plymouth Department of the New England Insurance Company  
Ralph K. MacKay, Calgary

Polish Society for Brotherly Aid  
Ignace Maciejowski, Coleman

Pool Insurance Company  
C. C. Falck, Calgary

The Portage La Prairie Mutual Insurance Company  
Bruce H. Bays, Edmonton

Progressive Insurance Company of Canada  
E. B. Allsopp, Edmonton

The Protective Association of Canada  
J. H. Morrison, Edmonton

The Providence Fire Insurance Company  
W. V. Wilkin, Edmonton

Providence Washington Insurance Company  
S. Bruce Smith, Edmonton

Provincial Insurance Company Limited  
J. D. Clay, Calgary

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT. AS AT DECEMBER 31, 1954 (Continued)

NAME OF COMPANY AND ALBERTA CHIEF AGENT

CLASSES OF INSURANCE

The Prudential Assurance Company Limited (of England) Charles G. Byrne, Calgary	Life, Fire, Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Prudential Insurance Company of America C. M. Bradley, Calgary	Life, Personal Accident and Sickness.
Quebec Fire Assurance Company G. A. Potter, Calgary	Fire, including Use and Occupancy, Rents and Profits, Limited or Inherent Explosion, Limited Hail, Windstorm, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Riots or Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Queensland Insurance Company Limited Benton Mackid, Calgary	Fire, Automobile, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Plate Glass, Theft, Inland Marine, Liability, Windstorm, Personal Property.
Railway Passengers Assurance Company L. J. Reuter, Edmonton	Fire, Accident, Automobile, Theft, Guarantee, Plate Glass, Sickness, Inland Transportation, Sprinkler Leakage, Explosion, Limited Hail, Personal Property, Public Liability, Employers' Liability, Workmen's Compensation, Windstorm, Property Damage, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Reliance Insurance Company of Canada L. R. Williams, Edmonton	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Automobile, Employers' Liability, Forgery, Guarantee, Plate Glass, Public Liability, Theft, Windstorm, Property Damage, limited to Strikes, Riots or Civil Commotion, Impact by Vehicles, Falling Aircraft, Earthquake, Personal Property.
Reliance Insurance Company of Philadelphia W. H. Skinner, Calgary	Fire, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Retail Lumbermen's Inter-Insurance Exchange Supt. of Insurance, Edmonton, Attorney	Fire, Windstorm, and, in addition thereto, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
Retail Lumbermen's Mutual Fire Insurance Company E. W. Stacey, Edmonton	Fire (Lumber Yards Only).
Rochester Underwriters' Agency of The Great American Insurance Company G. P. Powles, Calgary	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, excluding Public Liability, Aircraft, excluding loss or damage to persons or property caused by an aircraft, Earthquake, Explosion, Inland Transportation, Civil Commotion, Inland Marine, Marine, Hail, Personal Property, Sprinkler Leakage, Windstorm, Property Damage, limited to loss or damage to bridges, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Royal Exchange Assurance John H. Wells, Calgary	Fire, Accident, Public Liability, Explosion, Automobile, Forgery, Guarantee, Inland Transportation, Employers' Liability, Personal Property, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Insurance Company Limited John D. Mason, Calgary	Life, Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Aircraft, Boiler and Machinery, Earthquake, Explosion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, Civil Commotion, Property Damage, Employers' Liability, Public Liability, Inland Marine, Marine, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.



The Royal Scottish Insurance Company Limited H. J. Busby, Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Property Damage, limited to Riots, Impact by Vehicles or Aircraft and Water Damage, Windstorm, Limited Hail.
St. Paul Fire and Marine Insurance Company J. L. Tremlett, Calgary	Fire, Explosion, Sprinkler Leakage, Windstorm, Automobile, Inland Transportation, Earthquake, Theft, Personal Property, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Saint Paul-Mercury Indemnity Company of Saint Paul J. L. Tremlett, Calgary	Automobile, excluding loss or damage by fire and theft, Accident and Liability.
Saskatchewan Mutual Insurance Company W. V. Wilkin, Edmonton	Fire, including Additional Perils Supplemental Contract, Automobile, Inland Transportation, Personal Property, Public Liability, Employers' Liability, Theft, Windstorm, Limited Hail, Plate Glass.
Scottish Canadian Assurance Corporation T. A. Hornbrook, Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Forgery, Guarantee, Plate Glass, Sickmess, Sprinkler Leakage, Theft, Windstorm, Boiler, Inland Transportation, Machinery, Personal Property, and, in addition thereto, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Scottish Insurance Corporation Limited G. E. Smeltzer, Edmonton	Fire, Automobile, Limited Personal Accident, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Scottish Metropolitan Assurance Company Limited F. M. McClelland, Calgary	Fire, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Personal Property, Liability, Property Damage, Plate Glass, Sprinkler Leakage, Limited Hail, Windstorm.
The Scottish Union and National Insurance Company Ross M. Taylor, Edmonton	Fire, Automobile, Explosion, Inland Transportation, Sprinkler Leakage, Personal Property, Accident, Plate Glass, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Limited Hail, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Sea Insurance Company Limited J. O. Miller, Calgary	Fire, Limited or Inherent Explosion, Limited Hail, Inland Transportation, Sprinkler Leakage, Windstorm, and Property Damage, limited to Falling Aircraft, Earthquake, and Civil Commotion, Hail.
Security Insurance Company of New Haven J. O. Miller, Calgary	Fire, including Use and Occupancy, Rents and Profits and Smoke Damage, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Windstorm, Automobile, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Security National Insurance Company R. S. Dant, Calgary	Fire, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Civil Commotion, Malicious Damage, Sprinkler Leakage, Limited or Inherent Explosion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Service Fire Insurance Company of New York C. F. Rowsell, Calgary	Automobile, excluding Public Liability.
Sons of Norway (The Supreme Lodge of the) Sigurd Lefarud, Viking	Life, Disability and Sickness, to the extent authorized by its Articles of Incorporation, Constitution and Laws.
Sons of Scotland Benevolent Association Hugh Wigston, Edmonton	Life and Sickness, to the extent authorized by its Act of Incorporation, Constitution and Laws.
The South British Insurance Company Limited G. J. Horsfield, on, Calgary	Fire, including Use and Occupancy, Rents and Profits, Automobile, Inland Transportation, Plate Glass, Property Damage, Theft, Liability, Inland Marine, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1954 (Continued)

CLASSES OF INSURANCE

NAME OF COMPANY AND ALBERTA CHIEF AGENT

Life.

The Sovereign Life Assurance Company of Canada .....

C. L. Olsen, Edmonton

Springfield Fire and Marine Insurance Company .....

Ralph K. MacKay, Calgary

The Standard Insurance Company Limited .....

J. D. Whitehead, Calgary

Standard Insurance Company of New York .....

W. Craig Montgomerie, Calgary

The Standard Life Assurance Company .....

C. N. Morris, Calgary

The Stanstead & Sherbrooke Insurance Company .....

W. V. Wilkin, Edmonton

The State Assurance Company Limited .....

John H. Wells, Calgary

St. Lawrence Underwriters Agency of the .....

Western Assurance Company

W. F. Solomon, Calgary

Sun Insurance Office Limited .....

J. A. Todd, Edmonton

Sun Life Assurance Company of Canada .....

R. A. Coulthard, Edmonton

Svea-Norran Insurance Company Limited .....

D. E. Clark, Calgary

Switzerland General Insurance Company Limited .....

J. D. Clay, Calgary

Fire, Aircraft, excluding liability for loss or damage to persons caused by an aircraft, Explosion, Hail, Inland Transportation, Personal Property, Weather, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, Inland Transportation, Property Damage, Plate Glass, Public Liability, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.

Life.

Fire, including Smoke Damage, Earthquake, Weather, and, in addition thereto, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Riots or Civil Commotion, Sprinkler Leakage, Malicious Damage, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Aircraft, Automobile, Boiler, Explosion, Forgery, Guarantee, Inland Transportation, Property Damage, Limited Hail, Plate Glass, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Falling Aircraft, Automobile, Earthquake, Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Plate Glass, Personal Property, Property Damage, limited to direct loss and damage to property by vehicles, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Impact by Vehicles, Weather, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Limited or Inherent Explosion, Accident, Automobile, Personal Property Floater, Guarantee, Plate Glass, Inland Transportation, Windstorm, Sprinkler Leakage, Property Damage, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Windstorm, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.



Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Explosion, Forgery, Fidelity, Guarantee, Inland Transportation, Theft, Liability, Personal Property, Plate Glass, Public Liability, Property Damage, Sprinkler Leakage, Sickness, Weather, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, Guarantee, Inland Transportation, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Weather, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Automobile, Explosion, Forgery, Guarantee, Inland Transportation, Personal Property, Plate Glass, Real Property, Sickness, Theft, Windstorm, Hail, and, in addition thereto, Falling Aircraft, Earthquake, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Personal Accident and Sickness.

Fire, Automobile, excluding Public Liability, Aircraft, excluding liability for loss or damage to persons caused by an aircraft, Limited or Inherent Explosion, Inland Transportation, Property Damage, Sprinkler Leakage, Limited Hail, Windstorm, Boiler and Machinery, Plate Glass, Theft, Marine, Weather.

Automobile, excluding loss of or damage to an automobile by fire, Aircraft, excluding loss of or damage to an aircraft by fire, Boiler and Machinery, Employers' Liability, Public Liability, Property Damage, Guarantee, Theft, Plate Glass.

Life, Accident, excluding insurance against liability for loss or damage to property, Sickness, Public Liability, limited to liability for loss of damage to the person of others, Employers' Liability, Workmen's Compensation, Insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof, Insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof.

Fraternal Life, to the extent authorized by its Certificate of Incorporation, Constitution and Laws.

Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, Inland Transportation, Employers' Liability, Marine, Personal Property, Plate Glass, Property Damage, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Riots or Civil Commotion, Sprinkler Leakage, Limited or Inherent Explosion, Impact by Vehicles, Water Damage, Limited Hail, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Accident, Sickness, Automobile, Explosion, Guarantee, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Limited Hail, Windstorm, Liability, Inland Marine, Inland Transportation, Ocean Marine, and, in addition thereto, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Public Liability, Employers' Liability, Automobile, Limited or Inherent Explosion, Fidelity, Surety, Inland Transportation, Inland Marine, Marine, Personal Property, Property Damage, Plate Glass, Sickness, Sprinkler Leakage, Theft, Limited Hail, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Toronto General Insurance Company .....  
G. E. Smeltzer, Edmonton

Traders General Insurance Company .....  
R. L. Fenerty, Q. C., Calgary

Transcontinental Insurance Company .....  
S. G. J. Robbins, Calgary

Transportation Insurance Company .....  
Sydney Woo<sup>1</sup>, Edmonton

The Travelers Fire Insurance Company .....  
F. H. Whitney, Calgary

The Travelers Indemnity Company (Hartford, Conn.) .....  
F. H. Whitney, Calgary

The Travelers Insurance Company (Hartford, Conn.) .....  
F. H. Whitney, Calgary

Ukrainian National Association, Inc. ....  
C. N. Suchowersky, Edmonton

Union Assurance Society Limited .....  
N. A. Black, Edmonton

Union Insurance Society of Canton Limited .....  
G. J. Hodgkinson, Calgary

The Union Marine and General Insurance Company Limited .....  
Roy Bainbridge, Edmonton

INSURANCE COMPANIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1954 (Continued)

NAME OF COMPANY AND ALBERTA CHIEF AGENT

CLASSES OF INSURANCE

The United Assurance Underwriters of the Canadian  
Indemnity Company .....

H. B. Macdonald, Calgary

Fire, Accident, Automobile, Civil Commotion, Earthquake, Limited or Inherent Explosion, Forgery, including Fraud, Guarantee, Inland Marine, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Water Damage, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life.

United Benefit Life Insurance Company .....

R. L. M. Hart, Edmonton

United British Insurance Company Limited .....

John H. Wells, Calgary

Fire, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

United National Indemnity Company .....

H. S. Villett, Edmonton

Fire, Accident, Automobile, Explosion, Forgery, Guarantee, Inland Transportation, Personal Property, Plate Glass, Real Property, Sickness, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Sprinkler Leakage, Impact by Vehicles, Windstorm, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

The United Scottish Insurance Company Limited .....

H. B. Macdonald, Calgary

Fire, Automobile, Personal Accident, provided in connection with a policy of automobile insurance insuring against liability for bodily injuries, limited to expenses incurred arising from bodily injuries suffered by driver and passengers and resulting from the ownership or operation of an automobile, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

United States Fidelity and Guaranty Company .....

C. E. Tait, Calgary

Accident, Automobile, Forgery, Aircraft, Guarantee, Liability, Plate Glass, Sickness, Theft.

United States Fire Insurance Company .....

J. A. Weber, Edmonton

Fire, including Use and Occupancy, Rents and Profits, Inland Transportation, Inland Marine, and, in addition thereto, Falling Aircraft, Earthquake, Sprinkler Leakage, Explosion, Strikes, Riots, Civil Commotion, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

The Unity Fire and General Insurance Company .....

Clay-Robinson Limited, Calgary

Fire, Automobile, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Windstorm, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Warner Reciprocal Insurers .....

Supt. of Insurance, Edmonton, Attorney

Fire, including Use and Occupancy, Rents and Rental Value, Smoke Damage, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Riots or Civil Commotion, Sprinkler Leakage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.

Washington National Insurance Company .....

J. G. Butler Ltd., Edmonton

Personal Accident and Sickness.

The Wawanesa Mutual Insurance Company .....

G. C. Trites, Edmonton

Fire, Automobile, including Medical expense policy, Limited or Inherent Explosion, Guarantee, Liability, Inland Transportation, Plate Glass, Livestock, Personal Property, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Wellington Fire Insurance Company .....

Frank R. Freeze, Calgary

Fire, Automobile, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Plate Glass, Theft, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Windstorm, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.



Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Explosion, Sprinkler Leakage, Inland Marine, Inland Transportation, Hail, Falling Aircraft, Personal Property, and, in addition thereto, Property Damage, limited to Strikes, Riots or Civil Commotion, Earthquake, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Accident, Automobile, Aircraft, Boiler and Machinery, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Windstorm, Limited Hail, and, in addition thereto, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life.

Guarantee.

Fire, including Additional Perils Supplemental Contract, Use and Occupancy, Rents and Profits, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a fire policy, Sprinkler Leakage, Strikes, Riots or Civil Commotion, Explosion, Weather, Steam Boiler, Automobile, Guarantee, Plate Glass, Theft, Accident, Sickness, Suretyship, Liability, Livestock, Inland Marine, Inland Transportation.

Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Inland Transportation, Personal Property, Property Damage, limited to the insurance against direct loss or damage to property by automobiles or other motor vehicles, Real Property, to the extent authorized by the insurance laws of the State of New York, Sprinkler Leakage, Weather, Water Damage, Windstorm, and, in addition thereto, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life, to the extent authorized by its Articles of Incorporation, Constitution and Laws.

Life, Personal Accident and Sickness, to the extent authorized by its Act of Incorporation and By-laws.

Fire, Automobile, Employers' Liability, Inland Transportation, Personal Property, Public Liability, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Smoke Damage, Earthquake, Explosion, Limited or Inherent, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Windstorm.

Fire, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Inland Marine, Liability, Marine, Personal Property, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather.

Westchester Fire Insurance Company .....  
W. H. Skinner, Calgary

The Western Assurance Company .....  
E. S. Buchan, Calgary

The Western Life Assurance Company .....  
J. P. Swityk, Calgary

Western Surety Company Limited .....  
E. F. M. Hill, Calgary

Western Union Insurance Company .....  
Frank R. Freeze, Calgary

The Westminster Fire Office .....  
H. S. Villetti, Edmonton

The Winnipeg Fire Underwriters Agency of the  
Home Insurance Company .....  
O. D. Loudon, Calgary

Woman's Benefit Association .....  
Mrs. Hilda A. Nimmo, Edmonton

Workers Benevolent Association of Canada .....  
A. Radomsky, Edmonton

The World Auxiliary Insurance Corporation Limited .....  
E. A. Christenson, Edmonton

The World Fire and Marine Insurance Company .....  
W. C. Montgomerie, Calgary

The World Marine & General Insurance Company Limited .....  
H. J. Busby, Calgary

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1954 (Continued)

NAME OF COMPANY AND ALBERTA CHIEF AGENT	CLASSES OF INSURANCE
The Yorkshire Insurance Company Limited ..... G. P. Powles, Calgary	Fire, including Use and Occupancy, Rents and Profits, Smoke Damage, Accident, Automobile, Boiler and Machinery, Employers' Liability, Limited or Inherent Explosion, Fidelity, Guarantee, Limited Hail, Windstorm, Inland Transportation, Livestock, Plate Glass, Property Damage, Theft, Public Liability, Sicknes, Sprinkler Leakage, and, in addition thereto, Falling Aircraft, Earthquake, Riots, Strikes and Civil Commotion, Malicious Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Zurich General Accident and Liability Insurance Company Limited ..... W. L. Wilkin, Edmonton	Fire, Accident, Sicknes, Theft, Public Liability, Property Liability, Automobile, Fidelity, Guarantee, Personal Property, and, in addition thereto, Falling Aircraft, Earthquake, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Impact by Vehicles, Water Damage, Civil Commotion, Windstorm, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.









## LIFE INSURANCE - (Continued)

NAME OF COMPANY	PREMIUM INCOME			DISBURSEMENTS TO POLICYHOLDERS						
	Assurance Premiums	Considerations For Annuities	Total Premiums and Considerations	Death Claims	Matured Endowments	Surrender Values	Disability Claims	Dividends	Total Payments to Annuitants	Total Disbursements to Policyholders
Northern	\$ 59,609.	\$ 557.	\$	\$ 11,219.	\$ 18,946.	\$ 11,595.	\$ 807.	\$ 3,128.	\$ 353.	\$
Ordinary Group	3,972.	.....	.....	1,000.	.....	.....	.....	272.	.....	.....
Total	63,581.	557.	64,138.	.....	.....	.....	.....	.....	353.	47,320.
Norwich Union	145,632.	3,398.	.....	29,919.	.....	5,474.	.....	19,908.	.....	.....
Ordinary Group	.....	4,343.	.....	.....	.....	.....	.....	.....	.....	.....
Total	145,632.	7,741.	153,373.	.....	.....	.....	.....	.....	.....	55,301.
Occidental	146,333.	.....	.....	75,479.	3,200.	9,553.	.....	11,093.	.....	.....
Ordinary Group	14,182.	.....	.....	12,300.	.....	.....	.....	.....	.....	.....
Total	160,515.	.....	160,515.	.....	.....	.....	.....	.....	.....	111,625.
Paul Revere	5,253.	255.	.....	.....	.....	.....	.....	.....	.....	.....
Ordinary Group	165.	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	5,418.	255.	5,673.	.....	.....	.....	.....	.....	.....	.....
Phoenix Assurance	19.	.....	19.	17,050.	.....	.....	.....	.....	.....	17,050.
Prudential of England	140,932.	996.	.....	11,807.	.....	6,749.	.....	17,987.	2,245.	.....
Ordinary Group	1,251.	3,359.	.....	.....	.....	.....	.....	.....	799.	.....
Total	142,183.	4,355.	146,538.	.....	.....	.....	.....	.....	3,044.	39,587.
Prudential of America	1,323,330.	1,274.	.....	221,246.	73,249.	171,918.	5,662.	158,315.	1,327.	.....
Ordinary	479,812.	.....	.....	76,578.	81,942.	107,984.	1,401.	83,355.	9,906.	.....
Industrial Group	339,524.	48,598.	.....	77,094.	.....	.....	.....	51,759.	11,233.	1,121,736.
Total	2,142,666.	49,872.	2,192,538.	.....	.....	.....	.....	.....	.....	.....
Royal	23,499.	.....	.....	11,015.	.....	3,281.	.....	349.	.....	.....
Ordinary Group	1,817.	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	25,316.	.....	25,316.	.....	.....	.....	.....	.....	.....	14,645.
Sovereign	520,055.	23,628.	543,683.	74,315.	14,136.	75,785.	840.	19,441.	2,520.	187,037.
Ordinary	56,940.	1,182.	.....	24,175.	.....	.....	.....	889.	3,460.	.....
Standard	1,247.	11,720.	.....	.....	.....	.....	.....	.....	.....	.....
Group	58,187.	12,902.	71,089.	.....	.....	.....	.....	.....	.....	.....
Total	58,187.	12,902.	71,089.	.....	.....	.....	.....	.....	.....	28,524.
Sun	2,654,663.	272,468.	.....	615,136.	167,655.	330,113.	18,535.	369,439.	97,381.	.....
Ordinary	546,619.	1,916,305.	.....	165,180.	.....	562.	44,802.	149,097.	367,847.	.....
Group	.....	2,188,773.	5,390,055.	.....	.....	.....	.....	.....	465,228.	2,325,747.
Total	3,201,282.	.....	.....	.....	.....	.....	.....	.....	149.	.....
Travelers	206,449.	.....	.....	61,669.	9,950.	17,066.	3,384.	.....	.....	.....
Ordinary	43,148.	.....	.....	.....	.....	.....	.....	.....	.....	115,726.
Group	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	249,597.	.....	249,597.	.....	.....	.....	.....	.....	.....	.....
United Benefit	6,227.	.....	6,227.	.....	.....	.....	.....	.....	.....	.....
Ordinary	.....	455.	82,014.	10,000.	3,000.	16,642.	.....	3,822.	462.	33,926.
Western	81,559.	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals	\$23,312,277.	\$ 952,022.	\$4,395,843.	\$1,362,819.	\$2,740,180.	\$2,422,344.	\$108,545.	\$2,422,344.	\$ 675,211.	.....
Industrial	1,528,027.	.....	134,660.	111,267.	260,500.	.....	2,793.	178,453.	723,785.	.....
Group	2,469,717.	4,261,964.	973,750.	7,757.	7,757.	.....	66,026.	363,872.	.....	.....
Grand Totals	\$27,310,021.	\$5,213,986.	\$5,504,253.	\$1,474,086.	\$3,008,437.	\$2,984,669.	\$177,364.	\$2,984,669.	\$1,409,006.	\$14,557,815.

\* Not writing new business in Alberta





## LIFE INSURANCE - (Continued)

NAME OF COMPANY	Gross in Force At End of 1953		New Issued And Other Additions		Ceased During Year		Gross in Force At End of 1954		Reinsurance
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
Imperial	12,044	\$ 31,670,535.	1,315	\$ 7,044,333.	941	\$ 3,280,666.	12,418	\$ 35,434,202.	\$ 651,276.
Ordinary	22	4,542,800.	2	2,145,900.	2	1,283,400.	22	5,060,300.	
Total	12,066	36,213,335.	1,317	9,190,233.	943	4,909,066.	12,440	40,494,502.	651,276.
John Hancock	2	4,000.	1	1,000.			3	5,000.	
Ordinary	2	559,640.		141,000.		500.	3	700,140.	
Group	2	563,640.		142,000.		500.			
Total	4		2				6	705,140.	
Life of Alberta	5,173	14,645,572.	1,006	3,988,240.	900	2,874,885.	5,279	15,758,927.	2,866,679.
Ordinary	64	2,509,777.		576,135.	4	604,106.	60	2,481,806.	
Group	64	2,509,777.		576,135.					
Total	5,237	17,155,349.	1,006	4,564,375.	904	3,478,991.	5,339	18,240,733.	2,866,679.
London	19,638	112,786,707.	4,861	35,921,293.	2,307	14,902,124.	22,192	133,805,876.	4,268,801.
Ordinary	3,896	4,576,413.	577	771,091.	707	979,590.	3,766	4,367,914.	
Industrial	256	60,476,001.	61	13,476,667.		11,753,917.	298	62,198,751.	21,871,866.
Group	256	60,476,001.							
Total	23,790	177,839,121.	5,499	50,189,051.	3,033	27,635,631.	26,256	200,372,541.	26,140,667.
London and Scottish	80	172,815.	1	870.	6	16,186.	75	157,500.	
Ordinary	20,005	62,208,129.	1,859	10,148,226.	982	4,551,591.	20,882	67,804,764.	330,442.
Manufacturers	25	1,408,048.	3	672,416.	3	653,557.	25	1,426,907.	
Group	25	1,408,048.							
Total	20,030	63,616,177.	1,862	10,820,642.	985	5,205,148.	20,907	69,231,671.	330,442.
Metropolitan	24,076	53,188,127.	2,312	7,447,116.	1,913	4,716,939.	24,475	55,918,304.	
Ordinary	47,621	16,769,482.	4,181	1,806,385.	3,764	1,405,205.	48,038	17,170,662.	
Industrial	8	15,491,646.	1	4,989,178.	2	2,498,136.	7	17,982,686.	
Group	8	15,491,646.							
Total	71,705	85,449,255.	6,494	14,242,679.	5,679	8,620,280.	72,520	91,071,654.	
Minnesota Mutual	1	3,000.			1		1	3,000.	
Ordinary	10,149	36,372,326.	1,250	6,731,295.	752	4,125,844.	10,647	38,977,777.	2,323,033.
Monarch	1,441	4,232,598.	251	1,052,419.	149	525,024.	1,543	4,759,993.	293,107.
Ordinary	47	147,000.			2	7,500.	45	139,500.	
Group	47	147,000.							
Total	1,442	4,379,598.	251	1,052,419.	151	532,524.	1,544	4,899,493.	293,107.
Mutual of Canada	22,101	71,020,875.	3,150	14,715,466.	2,306	8,951,826.	22,945	76,784,515.	768,657.
Ordinary	20	13,460,394.	1	2,152,956.	1	1,959,844.	19	13,653,436.	2,507,812.
Group	20	13,460,394.							
Total	22,121	84,481,199.	3,151	16,868,422.	2,308	10,911,670.	22,964	90,437,951.	3,276,469.
Mutual of New York	550	1,090,620.	258	911,969.	278	99,090.	751	1,903,499.	
Ordinary	1,955	7,310,637.	486	2,586,747.	298	1,488,558.	2,143	8,408,826.	237,985.
National		44,100.	2	87,500.		54,600.	2	77,000.	
Group		44,100.							
Total	1,955	7,354,737.	488	2,674,247.	298	1,543,158.	2,145	8,485,826.	237,98

## LIFE INSURANCE - (Continued)

NAME OF COMPANY	Gross in Force At End of 1953		New Issued And Other Additions		Ceased During Year		Gross in Force At End of 1954		Reinsurance
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
Occidental .....	1,511	\$ 10,286,574.	221	\$ 2,779,155.	165	\$ 1,283,441.	1,567	\$ 11,782,288.	\$ .....
Group .....	2	974,922.	.....	116,409.	.....	202,984.	2	885,347.	.....
Total .....	1,513	11,261,496.	221	2,895,564.	165	1,486,425.	1,569	12,670,635.	.....
Paul Revere .....	44	129,500.	63	207,440.	16	83,200.	91	253,740.	.....
Group .....	.....	8,000.	.....	6,000.	.....	2,000.	.....	12,000.	.....
Total .....	44	137,500.	63	213,440.	16	85,200.	91	265,740.	.....
* Phoenix Assurance .....	12	57,766.	.....	.....	2	16,347.	10	41,421.	.....
Prudential of England .....	643	3,524,027.	465	2,624,492.	97	539,355.	1,011	5,609,164.	71,710.
Group .....	.....	28,500.	1	33,500.	.....	33,500.	1	146,000.	.....
Total .....	643	3,552,527.	466	2,775,492.	97	572,855.	1,012	5,755,164.	71,710.
Prudential of America .....	36,248	43,570,189.	3,637	7,986,911.	2,638	4,194,420.	37,247	47,362,680.	.....
Group .....	35,720	11,101,902.	1,419	708,721.	2,460	921,818.	34,679	10,888,805.	.....
Total .....	2	23,457,072.	.....	(1,367,426.)	1	3,286,328.	1	18,801,318.	.....
Royal .....	71,970	78,129,163.	5,056	7,328,206.	5,099	8,404,566.	71,927	77,052,803.	.....
Group .....	233	738,130.	67	307,964.	18	78,047.	282	968,047.	.....
Total .....	.....	150,600.	.....	52,000.	.....	30,600.	.....	172,000.	.....
Sovereign .....	233	888,730.	67	359,964.	18	108,847.	282	1,140,047.	.....
Standard .....	6,758	18,748,020.	832	3,726,315.	557	2,090,113.	7,033	20,384,222.	1,790,688.
Group .....	296	2,220,188.	257	2,383,545.	26	350,583.	527	4,253,150.	12,500.
Total .....	.....	.....	1	118,334.	.....	.....	1	118,334.	.....
Sun .....	296	2,220,188.	258	2,501,879.	26	350,583.	528	4,371,484.	12,500.
Group .....	28,978	99,908,187.	3,445	21,164,966.	2,302	11,379,710.	30,121	109,693,443.	218,264.
Total .....	76	43,323,976.	14	14,371,799.	9	7,800,792.	81	49,894,983.	1,172,763.
Travelers .....	29,054	143,232,163.	3,459.	35,536,765.	2,311	19,180,502.	30,202	159,588,426.	1,391,027.
Group .....	1,607	9,387,207.	303	2,403,200.	171	1,121,300.	1,739	10,669,107.	.....
Total .....	22	6,378,107.	.....	1,542,470.	.....	27,308.	22	7,893,269.	.....
United Benefit .....	1,629	15,765,314.	303	3,945,670.	171	1,148,608.	1,761	18,562,376.	.....
Western .....	33	141,027.	77	258,260.	17	76,512.	93	322,775.	7,890.
Total .....	1,848	2,936,171.	71	235,179.	91	207,065.	1,828	2,964,285.	79,214.
Totals .....	318,270	\$ 944,508,240.	40,430	\$ 206,009,683.	27,010	\$ 105,465,560.	331,690	\$1,045,052,363.	\$23,421,616.
Industrial .....	87,237	32,447,797.	6,177	3,286,197.	6,931	3,306,613.	86,483	32,427,381.	.....
Group .....	1,020	269,482,107.	199	84,819,670.	114	54,774,433.	1,105	299,497,344.	32,632,020.
Grand Totals .....	406,527	\$1,246,408,144.	46,806	\$ 294,115,550.	34,055	\$ 163,546,606.	419,278	\$1,376,977,088.	\$56,053,636.

\* Not writing new business in Alberta



**TABLE 15**  
FRATERNAL SOCIETIES - PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS  
TO POLICYHOLDERS IN ALBERTA, 1954

NAME OF SOCIETY	Premiums (Including Dues)				Disbursements			
	Mortuary Juvenile and Funeral Funds	Sickness and Accident	General Expense Fund	Other Funds	Total	Mortuary Juvenile and Funeral Funds	Sickness and Accident	General Expense Fund
Aid Association for Lutherans .....	\$ 33,229.	\$ 210.	\$ 16,771.	\$ 353.	\$ 50,353.	\$ 15,929.	\$ 120.	\$ 15,929.
Ancient Order of Foresters .....	6,677.	10,222.	16,627.	29,337.	6,677.	4,500.	2,720.	4,500.
United Workmen of the Canadian N.W. ....	2,488.	158,720.	2,280.	158,720.	158,720.	18,318.	346.	18,664.
Associated Canadian Travellers .....	38,705.	3,487.	1,132.	3,018.	41,492.	1,382.	2,285.	6,667.
C.N.R. Employees' Medical Aid .....	3,947.	157.	49.	206.	11,584.	95.	3,000.	95.
Canadian Order of Foresters .....	157.	2,363.	1,558.	2,363.	2,576.	2,427.	2,301.	2,427.
Canadian Slovak .....	2,576.	7,979.	134,786.	7,979.	5,626.	500.	2,889.	2,801.
Canadian Woodmen of the World .....	1,705.	149.	157.	35.	233,781.	36,316.	600.	39,205.
Grand Orange Lodge of British America .....	91,016.	44,042.	7,402.	51,444.	341.	16,782.	1,264.	600.
Independent Mutual Benefit .....	149.	8,028.	6,139.	14,167.	51,444.	1,264.	1,264.	16,782.
Independent Order of Foresters .....	44,042.	257.	42.	14,299.	14,167.	456.	3,020.	1,264.
Knights of Columbus .....	8,028.	3,795.	16,830.	811.	65,108.	17,224.	10,455.	456.
Lutheran Brotherhood .....	257.	27.	2,696.	16.	9,987.	10,455.	175.	10,455.
* Lutheran Mutual .....	43,672.	8,059.	464.	993.	2,881.	484.	175.	885.
Maccabees .....	7,291.	556.	13,127.	983.	28,946.	18,660.	5,266.	18,660.
Modern Woodmen .....	2,374.	89.	3,814.	140.	12,866.	370.	860.	5,636.
* National Slovak Society .....	15,819.	3,429.	1,366.	4,795.	785.	200.	1,180.	1,060.
North West Commercial Travellers' Association .....	89.	7,666.	2,803.	66.	4,795.	1,180.	1,180.	1,180.
United Commercial Travellers .....	3,429.	2,803.	1,661.	3,910.	10,469.	1,788.	19,053.	1,788.
Polish Society .....	7,666.	2,803.	1,661.	3,910.	3,910.	24.	5,119.	24.
Sons of Norway .....	7,666.	2,803.	1,661.	3,910.	2,457.	5,119.	19,053.	5,119.
Sons of Scotland Benevolent Association .....	6,453.	14,168.	11,229.	274.	48,151.	7,238.	545.	26,836.
Ukrainian National .....	22,480.	14,168.	11,229.	274.	48,151.	7,238.	545.	26,836.
Woman's Benefit Association .....	22,480.	14,168.	11,229.	274.	48,151.	7,238.	545.	26,836.
Workers Benevolent Association .....	22,480.	14,168.	11,229.	274.	48,151.	7,238.	545.	26,836.
Total .....	\$344,432.	\$210,093.	\$243,650.	\$ 5,734.	\$803,909.	\$160,941.	\$171,597.	\$336,659.

\* Not writing new business in Alberta

**TABLE 16**  
**FRATERNAL SOCIETIES - EXHIBIT OF MORTUARY, JUVENILE AND FUNERAL CERTIFICATES IN ALBERTA, 1954**

NAME OF SOCIETY	At End of 1953	Additions		Deductions			At End of 1954
		New Issued	Other Additions	Ceased by Death and Matured	Ceased by Lapse and Surrender	Other Deductions	
Aid Association for Lutherans	\$ 2,050,277.	\$ 491,620.	\$ 42,030.	\$ 5,000.	\$ 232,664.	\$ 20,988.	\$ 2,325,275.
United Order of Foresters	292,000.	14,500.		4,500.	5,500.		296,500.
Antic Workmen of the Canadian N.W.	254,330.	66,410.	870.		51,420.		270,190.
Associated Canadian Travellers							
C.N.R. Employees' Medical Aid	1,623,115.	440,200.	193,620.	20,969.	279,289.	12,702.	1,943,975.
Canadian Order of Foresters	135,650.	3,000.	1,750.	750.	6,050.	700.	132,900.
Canadian Slovak	9,680.		130.	1,490.			8,320.
* Canadian Workmen of the World	96,962.	1,500.	428.	1,275.	1,130.	505.	95,980.
Grand Orange Lodge of British America	155,750.	17,700.		400.	6,350.		166,700.
Independent Mutual Benefit	6,438,641.	4,211,000.	285,042.	14,656.	2,718,473.	157,960.	8,043,594.
Independent Order of Foresters							
Independent Order of Oddfellows	1,783,714.	306,864.	25,500.	15,216.	75,150.	11,150.	2,014,562.
Knights of Columbus	373,000.	173,255.			10,231.	4,231.	531,783.
Lutheran Brotherhood	52,161.		2,017.		500.	476.	53,202.
* Lutheran Mutual	1,665,865.	145,900.	61,712.	1,495.	206,640.	9,380.	1,655,962.
Maccabees	387,744.		5,041.	8,455.	8,664.	4,493.	371,173.
Modern Woodmen	129,305.	3,750.		500.	7,050.	500.	125,005.
* National Slovak Society	1,200,665.	166,600.	46,595.	16,710.	127,710.	55,500.	1,213,940.
North West Commercial Travellers' Association							
United Commercial Travellers							
Polish Society							
Sons of Norway	120,000.	11,000.	18,000.	500.	11,500.		137,000.
Sons of Scotland Benevolent Association	291,795.	24,750.	8,949.	1,810.	19,410.	1,500.	302,774.
Ukrainian National	71,000.	9,000.	17,500.		14,000.		83,500.
Woman's Benefit Association	254,488.	27,500.	8,935.	4,215.	28,995.	7,210.	250,506.
Workers Benevolent Association	831,050.	138,100.	9,200.	4,300.	57,550.	6,200.	910,300.
Total	\$18,217,192.	\$ 6,252,649.	\$ 727,319.	\$ 102,241.	\$ 3,868,273.	\$ 293,495.	\$20,933,151.

\* Not writing new business in Alberta



**TABLE**  
**17**

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIRE AND AUTOMOBILE INSURANCE  
IN THE PROVINCE OF ALBERTA, 1954

**SUPERINTENDENT OF INSURANCE**

**57**

NAME OF COMPANY	FIRE				AUTOMOBILE			
	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Acadia .....	\$ 64,021.	\$ 52,539.	\$ 50,217.	95.54	\$ 10,148.	\$ 24,074.	\$ (41,321.)	53.91
Adriatic .....	15,209.	7,341.	5,378.	73.26	18,634.	16,718.	9,013.	30.13
Aetna Casualty .....					6,580.	4,016.	1,210.	78.50
Aetna Insurance .....	112,104.	89,372.	40,574.	45.40	12,994.	6,659.	5,227.	
Alberta General .....	260,037.	263,340.	109,546.	41.60				
Alliance Assurance .....	119,007.	118,353.	48,689.	41.14	32,190.	28,013.	18,468.	65.93
Allstate .....					162,217.	85,993.	37,990.	44.18
Alpha .....	8,992.	6,027.	2,174.	34.10	60.	30.		
American Automobile .....					9,905.	9,468.	3,648.	38.53
American Central .....	7,809.	8,509.	3,880.	45.60				
American Equitable .....	11,437.	12,400.	4,859.	39.19				
American .....	26,451.	43,057.	15,346.	35.64	18,587.	18,587.	18,604.	100.09
American National .....	17,498.	8,625.	3,191.	37.00	8,135.	5,472.	2,401.	43.88
American Union .....	(15.)	(520.)	103.					
Anglo-Scottish .....	11,938.	13,362.	3,209.	24.01	22,935.	22,038.	17,264.	78.34
Arex Indemnity .....					(48.)	(366.)		
Atlas .....	48,043.	48,706.	25,820.	53.01	89,153.	76,269.	37,455.	49.11
Automobile .....	15.	13.						
Balaise .....	12,472.	13,103.	6,827.	52.10	54,401.	14,579.	8,575.	58.82
Beaver .....	14,688.	9,272.	3,178.	34.28	14,195.	14,224.	7,058.	49.62
Bee Fire .....								
Blackstone Mutual .....	20,445.	16,413.	6,176.	37.63				
Boston .....	12,745.	9,024.	23,234.	257.46				
British .....	29,796.	75,986.	29,473.	37.79				
British America .....	55,972.	49,821.	15,741.	31.53	109,894.	108,771.	61,799.	56.82
British and European .....	4,013.	4,443.	1,941.	43.69				
British Aviation .....	30.	30.						
British Canadian .....	36,476.	33,420.	16,693.	49.95	103,601.	113,631.	42,121.	37.07
British Commonwealth .....	4,941.	2,361.	813.	34.43	2,897.	1,890.	1,000.	52.91
British Crown .....	33,848.	34,807.	20,405.	58.60				
British Empire .....	14,287.	11,185.	13,721.	140.55	26,326.	24,899.	25,981.	104.35
British General .....	9,708.	10,538.	5,144.	48.81	13,518.	13,725.	10,880.	79.27
British Law .....	13,506.	12,375.	14,155.	114.38	21,638.	21,956.	8,624.	39.28
British Northwestern .....	29,017.	29,185.	19,612.	67.20			(275.)	
British Traders .....	38,107.	39,501.	12,221.	30.94	89,429.	91,096.	43,348.	47.58
Caledonian-American .....	10,250.	10,158.	7,714.	75.94				
Caledonian .....					150,778.	134,360.	64,593.	48.07
Calvert .....	52,129.	58,257.	42,941.	73.71	54,426.	56,983.	20,412.	35.82
Canada Accident .....	21,028.	22,872.	10,670.	46.65	38,864.	39,463.	31,282.	79.27
Canada Security .....	19,391.	15,170.	7,232.	47.67	61,985.	56,037.	26,372.	47.06
Canada West .....	13,352.	4,283.	3,736.	87.22	749,287.	724,836.	423,134.	58.38

## FIRE AND AUTOMOBILE - (Continued)

NAME OF COMPANY	FIRE				AUTOMOBILE			
	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Canadian Commerce .....	\$ 18,638.	\$ 17,737.	\$ 11,024.	62.15	\$ 12,965.	\$ 14,691.	\$ 6,221.	42.35
Canadian Fire .....	106,909.	113,444.	30,602.	26.97	133,381.	134,896.	62,927.	46.64
Canadian General .....	34,393.	39,650.	11,456.	28.89	42,640.	43,134.	22,160.	51.37
Canadian Home .....	14,499.	17,413.	7,577.	43.51	54,360.	57,870.	24,202.	41.82
Canadian Indemnity .....	71,328.	69,255.	19,847.	28.66	126,216.	125,628.	25,283.	20.12
Canadian Mercantile .....	75,726.	72,863.	63,433.	87.06	84,829.	80,983.	53,188.	65.68
Canadian Surety .....	62,088.	52,151.	21,470.	41.17	426,518.	441,866.	206,369.	46.70
Car and General .....	48,122.	42,511.	21,843.	51.38	62,319.	62,319.	24,469.	39.26
Casualty .....	1,175.	23,926.	2,805.	11.72	104,726.	108,109.	49,206.	45.52
Centennial .....								
Central .....	8,686.	8,804.	3,947.	44.83				
Central Mutual .....	16,337.	6,808.	128.	1.88				
Century .....	28,737.	31,111.	8,549.	27.48	25,847.	22,980.	17,264.	75.13
Citadel .....	4,875.	3,633.	6,305.	173.52	20,514.	14,046.	7,346.	52.30
Citizens .....	28,744.	37,098.	11,754.	31.68	17,927.	16,462.	5,367.	32.60
Commerce Mutual .....	74,422.	71,358.	65,063.	91.18	84,829.	80,985.	55,188.	68.68
Commercial Insurance .....	133,915.	121,959.	60,016.	49.21	21,966.	22,612.	84,181.	372.28
Commercial Union .....	11,051.	1,528.	1,190.	4.48				
Commonwealth .....	61,198.	51,652.	14,649.	28.36	56,621.	53,450.	25,451.	47.62
Connecticut Fire .....								
Consolidated .....	20,803.	22,214.	9,779.	44.02	160.	82.	2.	2.44
Continental Casualty .....	980.	280.			17,377.	14,673.	8,092.	55.15
Continental Insurance .....	61,402.	58,887.	55,025.	93.44	42,013.	51,243.	22,465.	43.84
Contingency .....	10,593.	8,702.	2,280.	26.31	23,774.	20,885.	(4,177.)	(20.00)
Co-operative .....	17,654.	8,165.	10,011.	122.60	59,294.	50,980.	19,831.	38.90
Cornhill .....	44,621.	16,818.	3,913.	23.27	42,102.	41,617.	14,729.	35.39
Dominion Fire .....	45,027.	34,583.	4,429.	12.80	54,953.	53,486.	12,867.	23.18
Dominion of Canada General .....	1,089.	79,316.	(87.)		229,242.	236,267.	118,685.	50.23
Eagle Fire .....	10,876.	7,190.	6,169.	85.80	5,124.	4,550.	2,244.	49.32
Eagle Star .....	126,600.	123,931.	75,633.	61.00				
Economical Mutual .....	18,815.	16,816.	25,224.	150.00	111,248.	119,733.	28,652.	23.92
Employers' Liability .....	57,901.	51,865.	27,107.	52.26	108,240.	110,906.	21,189.	19.11
Employers Mutual Liability .....								
Ernsign .....	17,763.	21,725.	2,219.	10.21				
Equitable Fire and Marine .....	12,239.	10,331.	2,930.	28.36	11,324.	10,689.	5,090.	47.62
Essex and Suffolk .....	4,129.	4,000.	1,592.	39.80				
Eureka-Security .....	52,290.	56,553.	20,462.	34.98	45.	26.	57.	219.23
Excess .....	13,850.	14,356.	5,993.	41.74				
Federal Fire .....	23,384.	20,950.	4,260.	20.33	40,014.	41,050.	13,790.	33.59
Federal Insurance .....	30,415.	40,228.	66,899.	166.30	7,047.	6,557.	4,305.	65.65



## FIRE AND AUTOMOBILE - (Continued)

NAME OF COMPANY	FIRE			Ratio Net Claims Incurred to Net Premiums Earned %	AUTOMOBILE			Ratio Net Claims Incurred to Net Premiums Earned %
	Net Premiums Written	Net Premiums Earned	Net Claims Incurred		Net Premiums Written	Net Premiums Earned	Net Claims Incurred	
Federated Mutual Federation	\$ 253,522. 53,797.	\$ 226,913. 48,243.	\$ 164,406. 14,152.	72.45 29.33	\$ 229,911. 430.	\$ 212,447. 5,489.	\$ 63,313. 9,054.	29.80 164.95
Fidelity and Casualty Fidelity Insurance	59,998.	61,057.	30,921.	50.64	2,617. 40,744.	2,863. 50,065.	(872.) 10,802.	21.58
Fire of Philadelphia	17,668.	18,159.	2,565.	14.13				
Fire of Canada	26,451.	27,095.	9,605.	35.44	318.	132.	536.	406.06
Fireman's Fund	63,225.	68,016.	14,579.	21.43	39,522.	33,110.	7,548.	22.80
Firemen's Insurance	85,384.	80,017.	46,727.	58.40				
First National								
General Accident	52,469.	91,300.	10,942.	11.98	183,497.	182,321.	81,405.	44.65
General Accident Fire and Life	27,524.	12,937.	11,944.	92.32	69,492.	77,937.	35,673.	45.77
General Casualty					156,061.	142,038.	159,502.	112.29
General Exchange					1,242,341.	1,314,923.	632,394.	48.09
General Insurance	208,683.	181,827.	9,231.	5.07	185,101.	170,817.	54,568.	31.95
General Security	46,373.	46,467.	35,032.	75.39	69,679.	78,491.	57,996.	73.89
Girard	24,067.	31,977.	30,512.	95.42				
Glens Falls	27,715.	24,295.	6,879.	28.31	38,630.	82,994.	215,658.	259.85
Globe Indemnity	58,627.	59,435.	26,639.	44.82	75,038.	72,380.	32,500.	44.90
Gore District	60,869.	60,792.	35,340.	58.13	30,881.	28,657.	14,059.	45.72
Grain	450,366.	444,394.	(20,224.)					
Granite State	19,511.	17,529.	16,458.	93.89				
Great American Indemnity					101,262.	95,529.	51,940.	54.37
Great American Insurance	181,875.	156,667.	60,631.	38.70	110,619.	100,768.	45,609.	45.26
Guardian Assurance	109,070.	94,573.	78,614.	83.07	226,549.	170,286.	102,150.	60.00
Guardian Insurance	63,554.	56,839.	45,879.	80.72	1,063,805.	1,005,863.	536,926.	53.38
Guildhall	19,315.	18,721.	7,736.	41.32	29,802.	25,523.	9,598.	37.61
Halifax	35,494.	39,968.	11,068.	27.69	101,812.	100,950.	51,104.	50.62
Hanover	34,534.	26,235.	10,336.	39.40				
Hartford Accident					67,299.	66,109.	23,545.	35.61
Hartford Fire	78,220.	59,074.	51,895.	87.85	44,360.	43,697.	12,213.	27.95
Helvetia Swiss	4,611.	5,482.	312.	6.76	3,412.	2,870.	3,076.	90.12
Home Insurance	125,479.	124,892.	36,558.	29.27	664.	681.	(72.)	
Hudson Bay	29,314.	29,718.	13,320.	44.82	34,728.	32,899.	14,538.	44.19
Imperial Guarantee	11,009.	13,178.	2,078.	15.77	2,583.	2,561.	5,850.	228.43
Imperial Insurance								
Indemnity Insurance	12,160.	15,849.	8,085.	51.01	2,325.	2,572.	617.	23.99
Insurance Company of North America					42,407.	21,392.	9,853.	46.06
Insurance Corporation of Ireland	91,332.	94,091.	50,541.	53.72	956.	748.	103.	14.04
Law Union and Rock	14,606.	26,949.	20,402.	75.71	25,130.	22,392.	10,765.	48.08
	99,400.	116,285.	32,669.	28.09	149,310.	148,675.	36,507.	24.55

## FIRE AND AUTOMOBILE - (Continued)

NAME OF COMPANY	FIRE				AUTOMOBILE			
	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Legal and General .....	\$ 3,879.	\$ 15,973.	\$ 4,341.	27.18	\$ 7,785.	\$ 9,705.	\$ 4,027.	41.49
Liberty Mutual Fire .....	48,220.	40,293.	5,936.	14.73	115,951.	108,852.	51,446.	47.26
Liberty Mutual Insurance .....	2,488.	2,686.	1,144.	17.05	2,512.	2,768.	398.	14.37
Licenses and General .....	5,074.	6,710.	1,144.	64.80	3,750.	4,088.	1,630.	39.87
Liverpool and London and Globe .....	150,998.	140,929.	91,321.	44.82	118,333.	112,098.	49,529.	44.18
Liverpool-Manitoba .....	29,314.	29,718.	13,320.	30.39	34,728.	32,899.	14,538.	44.19
Local Government .....	10,772.	10,742.	3,265.	74.06	24,269.	22,595.	7,959.	35.22
London and County .....					176,502.	174,013.	62,151.	35.71
London and Edinburgh .....					84,536.	93,031.	18,911.	20.32
London and Lancashire .....	15,969.	24,659.	18,263.	70.80				6.96
Insurance .....	186,404.	183,318.	129,785.	60.10	6,330.	7,456.	519.	57.69
London and Provincial .....	41,274.	34,756.	20,890.	36.08	76,963.	67,794.	39,112.	12.58
London and Scottish .....	9,874.	10,754.	3,880.	30.95	2,632.	2,853.	359.	58.99
London Assurance .....	54,959.	61,487.	19,032.	58.96	48,481.	46,275.	27,297.	44.77
London-Canada .....	58,001.	51,933.	30,621.	45.79	55,929.	65,107.	29,150.	137.72
London Guarantee .....	12,804.	21,931.	10,043.	219.71	35,560.	27,570.	37,969.	30.70
Lumbermens Mutual .....	373.	21,706.	47,682.	21.41	4,577.	7,305.	2,244.	55.86
Manufacturers Mutual .....					70,319.	85,945.	48,016.	
Maryland .....								
Mercantile .....	9,222.	12,065.	2,583.	70.63				
Merchants and Manufacturers .....	16,451.	13,538.	9,562.	67.29				(12.20)
Merchants and Traders .....								
Merchants Fire .....	13,700.	15,890.	10,692.	24.72	6,134.	7,010.	(855.)	
Merchants Marine .....	15,473.	15,832.	3,914.	102.00	13,965.	11,896.	(276.)	
Mercury .....	23,434.	16,633.	16,995.					
Merit .....					1,021,195.	582,293.	332,112.	56.07
Metropolitan Casualty .....					500,569.	496,822.	146,388.	29.46
Michigan .....	9,823.	11,026.	5,755.	52.19				
Mill Owners Mutual .....	18,378.	19,554.	15,856.	81.09	1,880.	1,311.	283.	21.59
Milwaukee Insurance .....								
Minneapolis Fire and Marine .....								
Monument .....	7,241.	6,811.	1,902.	27.93				
Motor Union .....	24,061.	21,284.	10,921.	51.31	127,461.	124,639.	51,428.	41.35
National-Ben Franklin .....	79,182.	78,904.	31,708.	40.18	6,559.	7,764.	(902.)	
National Fire and Casualty .....	12,042.	13,440.	4,054.	30.16	172.	72.	289.	401.38
National Fire of Hartford .....	16,237.	16,556.	1,965.	11.87	3,741.	2,986.	(140.)	(4.69)
National Provincial .....	24,061.	21,256.	10,921.	51.37				
New England .....	13,098.	14,701.	7,674.	52.20	4,597.	2,398.	527.	21.98
New Hampshire .....	30,265.	26,319.	16,327.	62.04				
New York Fire .....	3,569.	(491.)	51.					



## FIRE AND AUTOMOBILE - (Continued)

NAME OF COMPANY	FIRE				AUTOMOBILE			
	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
New York Underwriters	\$ 19,070.	\$ 8,435.	\$ 2,428.	28.78	\$	\$	\$	38.00
New Zealand	32,150.	43,379.	17,550.	39.90	60,349.	54,297.	20,631.	38.00
Niagara	23,594.	27,630.	3,097.	11.21	32,444.	42,343.	19,951.	47.12
Non-Marine Underwriters at Lloyd's	643,826.	450,965.	121,243.	26.89	701,635.	692,937.	441,290.	63.68
North British	96,485.	73,714.	50,340.	68.29	79,557.	75,641.	32,407.	42.84
North Empire	12,804.	12,510.	10,043.	80.27	92,258.	98,871.	74,664.	75.52
Northern Assurance	73,143.	78,857.	28,455.	36.08	294,730.	261,524.	130,209.	49.79
North River	32,477.	35,200.	21,744.	61.77				
Northwest Casualty								
Northwestern Mutual	227,325.	190,182.	61,592.	32.39				
Northwestern National	36,806.	46,149.	21,163.	45.85	22,550.	21,759.	13,503.	62.05
Norwich Union Fire	119,546.	105,845.	40,704.	38.46	98,931.	91,348.	16,977.	18.58
Occidental Fire	65,663.	69,439.	23,791.	34.26	64,355.	58,753.	15,095.	25.69
Ocean Accident	22,826.	25,171.	20,300.	80.65	76,038.	77,207.	61,205.	79.27
Orion	16,115.	11,531.	(686.)		7,063.	6,936.	791.	11.40
Pacific Coast	11,619.	13,213.	3,209.	24.29	22,680.	21,730.	17,264.	79.45
Pacific Fire	7,885.	14,382.	26,99.	26.99				
Palatine	23,090.	23,090.	11,639.	50.33	8,449.	8,579.	6,801.	79.27
Patriotic	30,713.	30,658.	8,515.	27.77	50,305.	51,414.	21,762.	42.33
Pearl	82,084.	71,669.	37,908.	52.89	239,368.	234,847.	103,579.	44.10
Perth Mutual	44,928.	40,467.	18,333.	45.30				
Phenix Fire	8,245.	12,228.	9,133.	74.69	1,815.	2,230.	266.	11.93
Philadelphia Fire and Marine	9,992.	14,970.	19,940.	133.20				
Phoenix Assurance	160,606.	151,845.	125,627.	82.73	46,394.	51,058.	59,188.	115.92
Phoenix of Hartford	179,023.	146,774.	31,261.	21.30	99,742.	94,826.	42,176.	44.48
Planet	6,157.	10,075.	7,660.	76.03				
Pool	165,538.	165,125.	4,342.	2.63				
Portage La Prairie	200,252.	214,413.	71,139.	33.18				
Progressive	11,288.	8,798.	5,915.	67.23	(503,341.)	79,237.	34,995.	44.16
Providence Fire	4,192.	5,737.	1,317.	22.96				
Providence Washington	14,694.	9,913.	2,235.	22.55				
Provincial	19,758.	13,073.	22,542.	22.52	11,126.	5,576.	1,354.	24.28
Prudential of England	130,451.	119,135.	62,484.	52.45	120,343.	123,619.	40,149.	32.48
Quebec	7,747.	9,120.	1,509.	16.55				
Queensland	17,744.	19,444.	10,709.	55.08				
Railway Passengers	22,351.	25,775.	7,980.	30.96	15,825.	14,306.	2,656.	18.57
Reliance of Canada	43,713.	36,892.	10,463.	28.36	22,406.	24,796.	7,996.	32.25
Reliance of Philadelphia	12,416.	12,115.	1,524.	12.58	40,444.	38,178.	18,179.	47.62
Retail Lumbermen's	48,090.	57,063.	67,155.	117.69				

## FIRE AND AUTOMOBILE - (Continued)

NAME OF COMPANY	FIRE			AUTOMOBILE			
	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %	Net Premiums Written	Net Premiums Earned	Net Claims Incurred
Royal Exchange .....	\$ 294,020.	\$ 272,022.	\$ 88,011.	32.35	\$ 131,457.	\$ 130,425.	\$ 50,548.
Royal Insurance .....	301,007.	298,667.	110,673.	37.06	267,989.	250,900.	118,328.
Royal Scottish .....	13,299.	14,338.	5,174.	36.09	70,353.	79,675.	34,336.
St. Paul Fire and Marine .....	119,489.	92,388.	67,022.	73.00	73,191.	81,337.	36,137.
Saint Paul-Mercury .....							
Saskatchewan Mutual .....	178,240.	163,164.	90,759.	55.62	680,948.	663,159.	235,967.
Scottish Canadian .....	7,876.	7,329.	1,342.	18.31	30,287.	29,820.	11,495.
Scottish Insurance .....	20,182.	20,009.	6,811.	34.03	24,862.	24,625.	7,411.
Scottish Metropolitan .....	23,273.	25,091.	9,054.	36.08	23,713.	24,625.	7,130.
Scottish Union .....	28,837.	24,050.	18,206.	75.70	40,819.	36,551.	61,418.
Sea .....							
Security Insurance .....	28,440.	23,413.	7,120.	30.41	671.	340.	6.
Security National .....	29,963.	26,657.	6,917.	25.95	90,279.	209,127.	71,224.
Service Fire .....	7,254.	7,298.	4,903.	67.20			
South British .....	23,754.	26,241.	5,957.	22.70			
Springfield .....	137,954.	154,186.	88,519.	57.41			
Standard Insurance .....	7,411.	3,625.	1,219.	33.63	4,345.	2,835.	1,500.
Standard of New York .....	274.	60.	(5.)				
Stanstead and Sherbrooke .....	11,692.	12,080.	4,184.	34.64			
State Assurance .....	24,061.	21,274.	10,921.	51.33			
Sun Insurance .....	74,426.	103,959.	75,203.	72.34	93,005.	93,377.	51,519.
Svea-Norran .....	11,062.	28,537.	23,272.	81.55	25,130.	22,393.	10,765.
Switzerland General .....	12,466.	12,237.	4,913.	39.43			
Toronto General .....	28,140.	32,442.	28,873.	28.89	34,888.	35,291.	18,131.
Traders General .....	10,288.	2,531.	1,293.	51.09	346,913.	270,192.	178,823.
Transcontinental .....	16,194.	24,850.	(1,043.)	(41.97)	26,003.	28,005.	13,419.
Travelers Fire .....	17,120.	14,858.	4,026.	27.10	20,559.	17,232.	4,990.
Travelers Indemnity .....					138,855.	132,156.	52,587.
Union Assurance .....	36,370.	39,777.	18,429.	46.33	10,138.	8,161.	79,28
Union of Canton .....	59,078.	68,321.	20,950.	30.66	166,083.	169,145.	80,501.
Union Marine .....	6,402.	(6,296.)	5,021.		10,148.	4,337.	10,108.
United British .....							
United National Indemnity .....	26,866.	28,411.	10,777.	37.93	61,382.	62,149.	21,565.
United Scottish .....	11,203.	3,625.	259.	7.14	20,694.	16,913.	7,015.
United States Fidelity .....					540,016.	395,513.	281,676.
United States Fire .....	26,778.	20,700.	2,889.	14.44			
Unity Fire .....	7,710.	5,591.	290.	5.19	9,590.	4,905.	933.
Wawanesa .....	472,574.	469,584.	221,799.	47.23	585,330.	595,072.	292,357.
Wellington .....	12,736.	14,246.	4,942.	34.69	7,350.	6,826.	4,309.
Westchester .....	60,478.	48,369.	10,311.	21.32			

Ratio Net Claims Incurred to Net Premiums Earned %



## FIRE AND AUTOMOBILE - (Continued)

NAME OF COMPANY	FIRE				AUTOMOBILE			
	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Western Assurance .....	\$ 48,873.	\$ 44,557.	\$ 25,070.	56.26	\$ 172,202.	\$ 168,052.	\$ 177,525.	105.64
Western Union .....	169,697.	151,505.	78,880.	52.06	696,955.	686,638.	305,358.	44.47
Westminster .....	5,239.	2,402.	(141.)		20,680.	11,882.	9,163.	77.12
World Auxiliary .....	24.	(184.)	75.					
World Fire and Marine .....								
World Marine and General .....	13,299.	14,338.	5,174.	36.09	517.	516.	121.	23.45
Yorkshire .....	115,331.	88,339.	42,594.	48.22	126,453.	122,641.	85,814.	69.97
Zurich .....					117,397.	133,892.	107,460.	80.25
Total .....	\$11,129,594.	\$10,690,871.	\$ 4,728,110.	44.23	\$17,213,123.	\$16,923,892.	\$ 8,575,066.	50.67
RECIPROCAL EXCHANGES								
Affiliated Underwriters .....	34,770.	31,750.	(368.)					
American Exchange .....	5,704.	4,793.	34.	0.70				
Canadian Reciprocal .....	3,269.	3,432.	87.	2.53				
Canners Exchange .....	8,018.	10,283.	(1,750.)	(14.41)				
Fireproof Sprinklered .....	2,535.	2,144.	15.	0.70				
Individual Underwriters .....	9,507.	8,003.	56.	0.70				
Lumbermen's Underwriting .....								
Alliance .....	4,980.	11,628.	3,696.	31.79				
Metropolitan Inter-Insurers .....	5,704.	4,802.	34.	0.70				
New York Reciprocal .....	8,240.	6,936.	49.	0.70				
Retail Lumbermen's .....	3,304.	3,304.	6,102.	1.84				
Warner Reciprocal .....	1,565.	1,668.						
Total .....	\$ 87,586.	\$ 88,743.	\$ 7,955.	8.96				
Grand Total .....	\$11,217,190.	\$10,779,614.	\$ 4,736,065.	43.94	\$17,213,123.	\$16,923,892.	\$ 8,575,066.	50.67

**TABLE 18**  
**ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1954**

NAME OF COMPANY	Accident		Sickness		Accident and Sickness (Combined)		Liability		Guarantee	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Acadia .....	\$ 89.	\$ 141.	\$ 38.	\$ .....	\$ .....	\$ .....	\$ 1,531. (7,737.)	\$ 6,575. 42.	\$ 4,039.	\$ 3,438.
Aetna Casualty .....	.....	.....	.....	.....	.....	.....	2,910.	2.	1,428.	.....
Aetna Insurance .....	.....	.....	.....	.....	401,545.	391,932.	.....	.....	.....	.....
Aetna .....	.....	.....	.....	.....	2,893.	659.	.....	.....	.....	.....
Alberta Fire and Accident .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Alliance Assurance .....	(108.)	.....	.....	.....	.....	.....	4,922.	476.	138.	(253.)
Allstate .....	.....	.....	.....	.....	.....	.....	10.	.....	.....	.....
Alpina .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Automobile .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Arex Indemnity .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Anglo-Scottish .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Atlas .....	.....	.....	.....	.....	.....	.....	1,125.	615.	50.	.....
Aviation and General .....	11.	.....	.....	.....	.....	.....	872.	763.	.....	.....
British America .....	1,936.	256.	1,141.	(314.)	.....	.....	33.	20.	2,438.	(797.)
British Aviation .....	8,764.	.....	.....	.....	.....	.....	16,282.	17,640.	.....	.....
British Canadian .....	934.	7.	365.	(184.)	.....	.....	443.	8,403.	247.	.....
British Commonwealth .....	.....	.....	.....	.....	.....	.....	7,219.	6.	.....	.....
British Empire .....	1,036.	145.	470.	223.	.....	.....	50.	(2,102.)	131.	.....
British Law .....	5.	.....	.....	.....	.....	.....	2,739.	150.	.....	.....
British Northwestern .....	788.	46.	459.	(425.)	.....	.....	1,867.	.....	.....	.....
British Pacific .....	.....	.....	.....	.....	128,257.	65,407.	2,458.	.....	.....	.....
Caledonian Insurance .....	723.	697.	98.	.....	.....	.....	3,867.	2,806.	427.	356.
Canada Accident and Fire .....	.....	.....	.....	.....	741.	(263.)	.....	.....	672.	(145.)
Canada Health and Accident .....	.....	.....	.....	.....	191,448.	108,977.	.....	.....	.....	.....
Canada Life .....	.....	.....	.....	.....	29,617.	20,995.	.....	.....	.....	.....
Canada Security .....	102.	.....	.....	.....	.....	.....	3,506.	(7,398.)	1,211.	.....
Canada West .....	.....	.....	.....	.....	.....	.....	.....	.....	332.	.....
Canadian Commerce .....	1,145.	191.	.....	.....	.....	.....	12,772.	1,734.	23,366.	5,173.
Canadian Fire .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canadian General .....	50.	.....	.....	.....	.....	.....	19,686.	12,773.	14,799.	5,475.
Canadian Home .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canadian Indemnity .....	2,134.	1,068.	1,560.	315.	.....	.....	22,007.	7,569.	46,312.	11,468.
Canadian Mercantile .....	.....	.....	.....	.....	.....	.....	203.	.....	96.	.....
Canadian Surety .....	.....	.....	.....	.....	.....	.....	30,779.	37,581.	71,402.	457.
Car and General .....	53.	.....	.....	.....	.....	.....	2,345.	2,226.	.....	.....
Casualty .....	1,948.	437.	1,030.	190.	1,843.	1,371.	4,416.	54.	521.	.....
Century .....	.....	.....	.....	.....	.....	.....	2,126.	84.	12.	.....
Citadel .....	.....	.....	.....	.....	.....	.....	1,343.	.....	.....	.....
Commerce Mutual .....	.....	.....	.....	.....	.....	.....	203.	.....	96.	.....



## ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE - (Continued)

NAME OF COMPANY	Accident		Sickness		Accident and Sickness (Combined)		Liability		Guarantee	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Commercial Insurance .....	\$ 18.	\$ .....	\$ .....	\$ .....	\$ 284.	\$ .....	\$ 43.	\$ (1,665.)	\$ .....	\$ .....
Commonwealth .....	1,688.	144.	539.	638.	276,365.	226,407.	4,383.	1,078.	.....	.....
Confederation .....	7,823.	.....	.....	.....	.....	.....	1,080.	228.	235.	.....
Connecticut Fire .....	.....	.....	.....	.....	.....	.....	183.	185.	3.	.....
Consolidated .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Continental Assurance .....	.....	.....	.....	.....	12.	1,493.	266.	970.	.....	.....
Continental Casualty .....	177,374.	73,266.	332,533.	157,791.	.....	.....	.....	.....	.....	.....
Contingency .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cornhill .....	.....	.....	.....	.....	61,118.	45,518.	.....	.....	.....	.....
Crown .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Dominion Fire .....	.....	.....	.....	.....	.....	.....	636.	143.	7,221.	(500.)
Dominion General Benefit .....	.....	.....	.....	.....	21,148.	18,448.	.....	.....	.....	.....
Dominion .....	.....	.....	.....	.....	54,851.	39,199.	.....	.....	.....	.....
Dominion of Canada General .....	9,601.	3,042.	2,843.	4,246.	7,472.	3,502.	14,077.	7,345.	2,819.	(5.)
Economical Mutual .....	.....	.....	.....	.....	6,998.	3,369.	657.	30.	.....	.....
Employers' Liability .....	7,398.	2,980.	19,389.	7,345.	.....	.....	9,951.	8,591.	12,378.	(6,010.)
Employers Mutual Liability .....	.....	.....	.....	.....	.....	.....	.....	.....	6,431.	(750.)
Equitable Fire and Marine .....	.....	.....	.....	.....	.....	.....	216.	46.	47.	.....
Federal Fire .....	.....	.....	.....	.....	.....	.....	183.	186.	3.	.....
Federal Insurance .....	.....	.....	.....	.....	.....	.....	22.	.....	.....	.....
Federated Mutual Implement .....	.....	.....	.....	.....	30,064.	24,719.	5,647.	27.	.....	.....
Federation .....	.....	.....	.....	.....	.....	.....	9,541.	12,193.	5.	.....
Fidelity and Casualty .....	11,194.	.....	.....	.....	.....	.....	886.	300.	962.	.....
Fidelity Insurance .....	220.	34.	26.	.....	.....	.....	355.	12.	3,636.	796.
Fire of Canada .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fireman's Fund .....	.....	.....	7.	.....	.....	.....	2,124.	(27.)	687.	104.
General Accident .....	2,591.	99.	1,159.	267.	277.	.....	79,941.	31,706.	41,217.	10,692.
General Accident Fire and Life .....	642.	518.	190.	10.	162.	.....	24,058.	20,058.	.....	.....
General Casualty .....	701.	.....	.....	.....	.....	.....	46,680.	11,062.	2,157.	686.
General Security .....	53.	.....	.....	.....	.....	.....	2,254.	103.	.....	.....
Globe Indemnity .....	1,643.	1,902.	2,502.	1,473.	.....	.....	11,710.	3,554.	5,946.	1,529.
Gore District .....	.....	.....	.....	.....	.....	.....	1,279.	.....	11.	.....
Grain .....	.....	.....	.....	.....	.....	.....	.....	.....	12,435.	(2,656.)
Great American Indemnity .....	.....	.....	.....	.....	401,355.	217,333.	4,237.	921.	183.	.....
Great-West .....	11,082.	3,907.	.....	.....	.....	.....	.....	.....	.....	.....
Guarantee of North America .....	.....	.....	.....	.....	.....	.....	.....	.....	22,023.	(2,500.)
Guardian Assurance .....	2,419.	258.	6,432.	2,751.	.....	.....	2,653.	868.	114.	19.
Guardian Insurance .....	3,763.	(145.)	5,931.	4,134.	.....	.....	33,491.	26,952.	4,446.	563.
Guildhall .....	484.	.....	52.	.....	.....	.....	1,139.	1,030.	167.	.....
Halifax .....	2,688.	699.	2,597.	1,657.	2,057.	342.	12,084.	725.	8,290.	800.

## ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE - (Continued)

NAME OF COMPANY	Accident			Sickness			Accident and Sickness (Combined)			Liability			Guarantee		
	Premiums	Claims	\$	Premiums	Claims	\$	Premiums	Claims	\$	Premiums	Claims	\$	Premiums	Claims	\$
Hartford Accident .....	2,438.	214.		33.						16,261.	(2,642.)		833.	(50.)	
Helvetia Swiss .....	822.	951.		1,251.	737.					5,855.	1,777.		2,963.	764.	
Hudson Bay .....	6,575.	2,582.		5,668.	1,046.		118,167.	91,301.		2,908.	(14,492.)		2,547.	(1,502.)	
Imperial Guarantee .....	219.									54.					
Imperial Insurance .....							79,891.	55,267.		90,336.	31,880.		14,875.	1,100.	
Indemnity Insurance .....	11,758.	11,226.		260.						58.			71.	59.	
Insurance Company of North America .....	21.						20,815.	9,036.		644.	468.				
Insurance Corporation of Ireland .....															
John Hancock .....															
Law Union and Rock .....	1,187.	91.		(17.)	21,019.					69,124.	18,272.		6,802.	200.	
Legal and General .....	10.			7,216.	701.					155.	35.				
Liberty Mutual Fire .....										983.	(41.)				
Liberty Mutual Insurance .....										199.	252.		39.		
Licenses and General .....										70.	13.				
Liverpool and London and Globe .....	2,799.	3,242.		4,263.	2,511.					19,951.	6,055.		10,096.	2,605.	
Liverpool-Manitoba .....	822.	951.		1,251.	737.					5,855.	1,777.		2,963.	764.	
London and County .....															
London and Edinburgh .....	10,637.	15,668.								1,545.					
London and Lancashire Guarantee .....	3,374.			278.	27,063.					4,024.	1,706.		6,010.		
London and Provincial .....	407.														
London and Scottish .....										2,377.	89.		30.		
London Assurance .....	306.			53.						673.					
London Guarantee .....	586.	394.		133.						8,950.	2,541.				
London .....							1,202,042.	862,935.		5,426.	(35,445.)		14,138.	22,217.	
Lumbermens Mutual Casualty .....															
Maryland .....	740.	501.					108.	(140.)						434.	
Merchants and Traders .....										4,799.	2,298.		3.	(1,310.)	
Metropolitan Casualty .....	562.												50.		
Metropolitan .....										3,691.	3,592.		6,122.	7,127.	
Motor Union .....	11,307.	13,950.					327,560.	232,162.							
Mutual Benefit Health & Accident .....	19.									2,218.	500.				
Mutual of Canada .....	9,238.	21,449.					329,479.	220,169.							
Mutual of New York .....	908.	16.					233,997.	178,448.							
National Fire and Casualty .....							16,808.	3,719.							
National Fire of Hartford .....															
New York .....	1,248.	113.		1,197.	1,965.					(4.)					
New Zealand .....							44,668.	21,020.							
Non-Marine Underwriters at Lloyd's .....	29,076.	13,582.		53,771.	10,897.		90.			2,881.	774.		59,044.	11,320.	



## ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE - (Continued)

NAME OF COMPANY	Accident		Sickness		Accident and Sickness (Combined)		Liability		Guarantee	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
North American Life and Casualty	\$ 1,000.	\$ 150.	\$	\$	\$ 151,919.	\$ 124,586.	\$	\$	\$	\$
North American	800.	(75.)	13.		14,004.	6,489.	8,833.	(685.)	986.	
North British					22,693.	24,129.	3,248.	66.	183.	420.
Northern Assurance							12,120.	2,737.		
Northwest Casualty										
Northwestern Mutual	1,294.	571.	87.	250.			10,020.	5,408.	1,311.	2,292.
Norwich Union Fire							2,171.	2,981.		
Occidental Fire	233.	92.			79,511.	56,269.	2,758.	2,581.	392.	2,500.
Occidental Life	1,143.		249.	5.						
Ocean Accident							3,914.	8,320.	40.	
Orion							590.	19.		
Pacific Coast										
Patriotic										
Paul Revere	58.				46,415.	15,947.	47,672.	57,953.	12,312.	(382.)
Pearl										
Phoenix Assurance	402.	636.	171.				6,963.	26,791.	18,177.	15,721.
Phoenix of Hartford							2,087.	392.	397.	
Progressive	661.	322.			16,810.	9,131.	2,856.	1,745.	75.	
Protective Association										
Providence Washington										
Provincial										
Prudential of England	453.		254.	25.	3,540.	1,852.	20,199.	1,529.	446.	
Prudential of America	1,837.	11.			100,708.	42,909.				
Queensland										
Railway Passengers	426.	189.	275.				857.		257.	
Reliance of Canada										
Royal Exchange	31.						772.	163.	168.	
Royal Insurance	21,502.	8,200.	9,287.	5,456.			5,712.	7,817.	4,525.	14,108.
Saint Paul-Mercury	270.						43,508.	13,163.	22,022.	5,662.
Saskatchewan Mutual							3,020.	138.		
Scottish Canadian	493.	1,662.	122.	10.			6,559.	3,286.	4,520.	
Scottish Insurance							2,403.	103.	41.	
Scottish Metropolitan							1,291.	320.		
Scottish Union							7.			
Security Insurance										
South British										
Standard Insurance							76.	9.		
Sun Insurance	323.	(485.)	112.				5,258.	16,353.	222.	59.
Svea-Norran							644.	468.	99.	
Toronto General	41.						16,107.	10,451.	12,108.	4,479.

## ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE - (Continued)

NAME OF COMPANY	Accident		Sickness		Accident and Sickness (Combined)		Liability		Guarantee	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Traders General	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Transcontinental										
Transportation										
Travelers Indemnity										
Travelers Insurance	60,166.	22,118.	49,921.	28,388.	194,638.	189,833.	692.	141.	187.	
Union Assurance										
Union of Canton	2,978.	776.	600.							
Union Marine	89.	141.	38.							
United National Indemnity	32.									
United States Fidelity	1,886.	779.	73.	1,000.						
Washington National	129,623.	103,655.								
Wawanesa										
Wellington										
Western Assurance	1,789.	82.	1,221.	53.						
Western Surety										
Western Union										
Westminster										
World Auxiliary										
World Marine and General										
Yorkshire	197.	5.								
Zurich	183.	136.	25.							
Total	\$583,961.	\$313,587.	\$717,146.	\$281,980.	\$4,939,973.	\$3,551,026.	\$1,215,160.	\$583,958.	\$656,025.	\$138,516.



**TABLE 19**  
**ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY, INLAND TRANSPORTATION AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1954**

NAME OF COMPANY	Theft		Plate Glass		Personal Property		Inland Transportation		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Acadia .....	\$ 294.	\$ 51.	\$ 203.	\$ 250.	\$ 7,197.	\$ 3,511.	\$ 273.	\$ 1,821.	\$ 11.	\$ .....
Adriatic .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Aetna Casualty .....	948.	.....	517.	.....	44,783.	49,184.	20,890.	(1,211.)	4,282.	202.
Aetna Insurance .....	.....	.....	.....	.....	.....	.....	.....	.....	5,024.	4,722.
Alberta General .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Alliance Assurance .....	1,260.	98.	942.	1,163.	61,557.	8,246.	9,379.	(100.)	(1,445.)	.....
Alpha .....	.....	.....	.....	.....	11,075.	5,892.	.....	4,512.	.....	.....
American Automobile .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Central .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Credit .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	691.
American Equitable .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Insurance .....	.....	.....	.....	.....	4,347.	452.	1,197.	.....	23.	135.
American National .....	.....	.....	.....	.....	1,943.	192.	309.	157.	320.	.....
Anglo-Scottish .....	225.	(115.)	317.	76.	2,236.	354.	10.	.....	.....	.....
Arex Indemnity .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Atlas .....	873.	.....	1,505.	320.	6,972.	6,176.	143.	.....	4,009.	2,766.
Automobile .....	.....	.....	.....	.....	47,295.	10,553.	33,822.	22,511.	4,380.	2,182.
Aviation and General .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Batoise .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Beaver .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bee Fire .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Blackstone Mutual .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boiler Inspection .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston Insurance .....	.....	.....	.....	.....	7,370.	1,261.	152.	69.	32,759.	1,713.
British America .....	1,373.	589.	1,480.	978.	8,934.	11,372.	3,496.	3,395.	5,396.	3,659.
British and European .....	.....	.....	.....	.....	.....	.....	.....	.....	2,249.	1,025.
British Aviation .....	.....	.....	.....	.....	.....	.....	331.	.....	18,326.	(235.)
British Canadian .....	262.	241.	1,146.	833.	.....	.....	.....	.....	(212.)	.....
British Commonwealth .....	28.	13.	118.	38.	13.	(191.)	1,057.	2,068.	.....	32.
British Crown .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
British Empire .....	197.	.....	108.	185.	.....	.....	.....	.....	.....	.....
British General .....	.....	.....	.....	.....	.....	.....	.....	.....	(9.)	.....
British Law .....	67.	.....	.....	.....	3,315.	888.	223.	137.	.....	.....
British Northwestern .....	313.	.....	1,152.	426.	5,662.	2,849.	9.	.....	.....	.....
British Traders' .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Caledonian-American .....	.....	.....	.....	.....	.....	28.	.....	.....	.....	.....
Caledonian .....	303.	(688.)	1,644.	1,529.	7,742.	2,701.	(1.)	.....	.....	.....
Canada Accident and Fire .....	399.	52.	88.	(332.)	1,753.	120.	79.	.....	.....	.....
Canada Security .....	1,792.	90.	1,048.	123.	1,049.	226.	21.	.....	25.	.....
Canada West .....	.....	.....	.....	.....	.....	.....	6,529.	128.	.....	.....

## THEFT, PLATE GLASS, PERSONAL PROPERTY, INLAND TRANSPORTATION AND MISCELLANEOUS - (Continued)

NAME OF COMPANY	Theft		Plate Glass		Personal Property		Inland Transportation		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Canadian Commerce .....	\$ 6,981.	\$ 2,648.	\$ 1,557.	\$ 1,559.	\$ 6,500.	\$ 918.	\$ 33.	\$ 498.	\$ 553.	\$ (14.)
Canadian Fire .....	2,377.	1,294.	1,465.	1,304.	12,019.	1,708.	2,455.	4,524.	132.	
Canadian General .....					3,146.	8,711.	12,081.			
Canadian Home .....										
Canadian Indemnity .....	9,174.	6,128.	3,310.	2,378.	13,048.	3,420.	2,097.	(1,322.)	1,969.	
Canadian Mercantile .....	12.	(41.)			190.	2.	1,335.	1,858.		
Canadian Reciprocal .....										
Canadian Surety .....	8,145.	4,184.	7,742.	3,283.	9,375.	3,513.	15,827.	2,877.	627.	
Car and General .....					489.	495.			14.	
Casualty .....	487.	421.	1,713.	1,202.						
Centennial .....					954.	433.				
Central Mutual .....					2,594.	2,674.	(142.)	231.	45.	65.
Century .....	447.		119.	1,012.	3,315.	888.	223.	137.		
Citadel .....	136.		104.	84.	173.					
Citizens .....										
Commerce Mutual .....	12.	(11.)			190.	2.	1,335.	1,838.		
Commercial Insurance .....	(81.)				6,478.	1,071.	132.		1,016.	(688.)
Commercial Union .....	805.	905.	755.	664.	2,514.	954.				
Commonwealth .....					11,399.	2,006.	1,751.	294.	208.	77.
Connecticut Fire .....	599.	128.	348.							
Consolidated .....	411.	43.		36.		47.				
Continental Casualty .....	52.		50.					100.		
Continental Insurance .....					4,431.	130.	2,146.	604.		
Contingency .....					18.	116.	18,318.	41,745.		158.
Co-operative Fire and Casualty .....										
Cornhill .....					2,146.	374.				
Dominion Fire .....	959.		1,634.	753.						
Dominion of Canada General .....	1,413.	2,404.	4,032.	3,169.	1,830.	(420.)				
Eagle Fire .....					395.	89.				
Eagle Star .....					4,738.	1,225.			54,415.	4,000.
Economical Mutual .....	162.		836.	174.						
Employers' Liability .....	2,434.	8,802.	2,438.	(196.)	2,420.	768.	1,052.	117.	6,534.	2,257.
Employers Mutual Liability .....	20.					638.	2,575.			
Ensign .....										
Equitable Fire and Marine .....	120.	25.	70.		2,280.	401.	350.	59.	195.	16.
Essex and Suffolk .....					897.	448.	3.			
Eureka-Security .....									14.	
Excess .....										
Federal Fire .....					5,211.	1,123.	5.			
Federal Insurance .....	411.	44.	2,720.	2,458.		66.				

## THEFT, PLATE GLASS, PERSONAL PROPERTY, INLAND TRANSPORTATION AND MISCELLANEOUS - (Continued)

NAME OF COMPANY	Theft		Plate Glass		Personal Property		Inland Transportation		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Federated Mutual Implement .....	\$ 1,405.	\$ 975.	\$ 1,701.	\$ 1,019.	\$ 7,423.	\$ 1,937.	\$	\$	\$	\$
Federation .....	(92.)	1,850.		292.	14,610.	240,000.		385.		
Fidelity and Casualty .....									156.	
Fidelity Insurance .....	1,291.	75.			3,787.	1,682.	45.			
Fidelity-Phoenix .....					1,656.		5,169.		4,009.	2,766.
Fire of Philadelphia .....					84,024.	388,133.	3,693.	16,326.		517.
Fire of Canada .....	416.	32.	1,094.	509.						
Fireman's Fund .....										
First National .....										
General Accident .....	3,781.	183.	2,760.	3,852.	35,654.	7,876.	523.	84.	59,113.	42,398.
General Accident Fire and Life .....	411.	125.	2,993.	1,023.	7,064.	9,143.	51.	281.		
General Casualty .....	5,806.	882.	10,214.	7,155.	66,372.	9,783.	1,673.	397.	143.	(324.)
General Insurance .....					4,036.	(197.)	229.			
General Security .....	687.	12.	1,572.	866.						
Girard .....					3,345.	(11,647.)	7,115.	6,518.		
Glens Falls .....	2,063.	2,389.	1,390.	1,052.	10,136.	3,936.	628.	1,975.	3,654.	(130.)
Globe Indemnity .....	99.		153.		1,940.	19.				
Gore District .....		497.							809.	984.
Grain .....	1,921.									
Granite State .....										
Great American Indemnity .....	418.	159.	2,380.	2,148.	27,482.	3,654.	5,044.	2,993.	(125.)	
Great American Insurance .....					(599.)	(857.)	123.	473.		
Guarantee of North America .....	580.	(377.)	296.	96.	7,010.	(4,764.)	(149.)	5,468.	90.	
Guardian Assurance .....										
Guardian Insurance .....	2,642.	259.	5,188.	1,823.	22,483.	23,190.	45,105.	11,588.	1,017.	
Guildhall .....	194.		659.	281.	13,259.	3,552.	893.	549.	21.	
Halifax .....	3,726.	6,021.	2,058.	729.	6,364.	(191.)	8,273.	4,829.	134.	32.
Hanover .....									1,532.	
Hartford Accident .....	3,044.	680.	1,076.	555.					7,035.	325.
Hartford Fire .....					12,493.	3,872.	112,794.	52,326.	6,189.	4,663.
Hartford Livestock .....									7,538.	5,200.
Helvetia Swiss .....	23.				201.	24.				
Home Insurance .....					42,251.	33,218.	2,489.	200.	1,330.	13.
Hudson Bay .....	1,032.	1,195.	695.	526.	5,066.	1,968.	314.	988.	1,828.	(65.)
Imperial Guarantee .....	89.		17.							
Indemnity Insurance .....	5.			(200.)	4,152.	3,879.	8,273.	4,829.	1,569.	(709.)
Indemnity Marine .....	14,029.	8,691.	4,422.	3,316.	3,999.	2,306.	8,273.	4,829.	648.	29.
Insurance Company of North America .....					52,906.	11,934.	4,724.	6,604.	3.	748.



## THEFT, PLATE GLASS, PERSONAL PROPERTY, INLAND TRANSPORTATION AND MISCELLANEOUS - (Continued)

NAME OF COMPANY	Theft		Plate Glass		Personal Property		Inland Transportation		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Insurance Corporation of Ireland .....	\$ 50.	\$ (115.)	\$ 274.	\$ 255.	\$ 1,290.	\$ 455.	\$ (1.)	\$	\$	\$
Law Union and Rock .....	8,001.	1,459.	920.	91.	1,837.	91.	58.	8.	8.	(50.)
Legal and General .....	51.	70.	(32.)	208.	(187.)	638.	19.	15.		
Liberty Mutual Fire .....	411.	103.	383.	589.	2,154.	(1,117.)				
Liberty Mutual Insurance .....	5.		12.		89.					
Licenses and General .....	30.	26.	128.	73.	200.	214.	7.			
Liverpool and London and Globe .....	3,515.	4,070.	2,368.	1,790.	20,283.	6,840.	6,957.	3,699.	6,293.	(208.)
Liverpool-Mantoba .....	1,032.	1,195.	695.	526.	5,068.	1,968.	314.	988.	1,828.	(65.)
Local Government .....										
London and County .....					515.	620.				
London and Lancashire Guarantee .....	1,248.	322.	2,044.	1,233.			652.	545.	8.	
London and Lancashire Insurance .....					26,467.	3,732.	1,209.	1,151.	1,330.	14,704.
London and Provincial .....	429.	315.	1,246.	89.	(233.)	22.	324.	(21.)		
London and Scottish .....	42.	900.	477.	43.	1,336.	11.	5,296.	1,978.		
London Assurance .....	326.		884.	694.	46,408.	12,431.	3,181.	1,922.		
London-Canada .....					5,339.	413.				
London Guarantee .....	1,028.	178.	710.	874.	1,456.	702.	55.	364.	1,796.	(684.)
Lumbermens Mutual Casualty .....			69.						1,366.	
Manufacturers Mutual .....									7,035.	315.
Maryland Casualty .....	332.		87.	82.						
Mercantile Insurance .....									1.	
Merchants and Manufacturers .....										
Merchants and Traders .....										
Merchants Fire .....										
Merchants' Marine .....										
Mercury .....										
Merit .....										
Metropolitan Casualty .....	6,022.	1,692.	12,782.	6,824.	2,348.	1,506.	772.	(182.)	121.	
Michigan .....					6.	25.			41.	38.
Mill Owners Mutual .....										
Milwaukee Insurance .....					84.		(12.)			
Minneapolis Fire and Marine .....										
Monument .....										
Motor Union .....									7.	
National-Ben Franklin .....			26.		97,802.	32,618.	17,099.	377.		
National Fire and Casualty .....										
National Fire of Hartford .....	(123.)			(6.)		300.	4.	(23.)		
National Provincial .....										
New England .....				1,875.	3,131.	2,008.	1,030.	(242.)	54.	50.
New Hampshire .....			3,433.		1,092.	255.	30.			

## THEFT, PLATE GLASS, PERSONAL PROPERTY, INLAND TRANSPORTATION AND MISCELLANEOUS - (Continued)

NAME OF COMPANY	Theft		Plate Glass		Personal Property		Inland Transportation		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
New York Fire .....	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
New York Underwriters .....	82.	.....	407.	318.	2,506.	439.	800.	8.	.....	.....
New Zealand .....	.....	.....	.....	.....	2,783.	2,254.	3,756.	671.	.....	.....
Niagara .....	4,741.	9,972.	.....	.....	1,532.	520.	95.	3,325.	.....	.....
Non-Marine Underwriters at Lloyd's .....	.....	.....	.....	.....	72,711.	29,325.	372,837.	763,368.	136,419.	621,133.
North British .....	1,603.	(490.)	1,501.	96.	4,413.	682.	8,100.	5,753.	1,639.	(648.)
North Empire .....	.....	.....	.....	.....	1,438.	702.	54.	364.	2.	.....
North Western Assurance .....	1,027.	545.	1,950.	808.	30,383.	28,401.	86.	.....	.....	.....
North River .....	.....	.....	.....	.....	2,050.	3,543.	848.	1,020.	2,104.	703.
Northwest Casualty .....	3,250.	2,947.	3,003.	1,564.	.....	.....	.....	.....	.....	.....
Northwestern Mutual .....	.....	.....	.....	.....	24,471.	6,404.	1,277.	.....	.....	.....
Northwestern National .....	1,120.	513.	823.	380.	4,600.	2,245.	71.	.....	249.	11.
Norwich Union .....	1,092.	187.	2,647.	1,223.	5,684.	1,042.	3,079.	1,020.	19.	.....
Occidental Fire .....	1,531.	571.	1,422.	1,006.	11,140.	2,287.	1,199.	14.	49,169.	1,520.
Ocean Accident .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Orion .....	.....	.....	228.	85.	5,180.	364.	119.	.....	.....	.....
Pacific Coast .....	181.	216.	158.	38.	2,156.	1,170.	(66.)	115.	21.	58.
Pacific Fire .....	.....	.....	.....	.....	194.	(20.)	996.	161.	.....	.....
Palatine .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Patriotic .....	.....	.....	.....	.....	966.	139.	.....	.....	.....	.....
Pearl .....	4,817.	2,307.	2,768.	1,214.	29,493.	25,781.	619.	167.	56.	.....
Perth Mutual .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phenix Fire .....	.....	.....	.....	.....	14.	(160.)	150.	.....	(2.)	.....
Philadelphia Fire and Marine .....	1,322.	229.	913.	993.	18,004.	8,777.	683.	4,553.	26.	.....
Phoenix Assurance .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix of Hartford .....	1,248.	212.	666.	.....	22,166.	3,769.	3,284.	531.	5,719.	3,831.
Planet .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pool .....	.....	.....	.....	.....	1,419.	84.	.....	.....	.....	.....
Portage La Prairie .....	455.	483.	395.	316.	3,601.	249.	172.	.....	.....	160.
Progressive .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Providence Fire .....	.....	.....	.....	.....	8,101.	1,778.	1,989.	.....	3,155.	4,704.
Providence Washington .....	.....	.....	.....	.....	610.	82.	.....	.....	.....	.....
Provincial .....	2,450.	1,502.	1,380.	836.	20,772.	3,934.	17,876.	5,290.	3,994.	.....
Prudential of England .....	.....	.....	.....	.....	.....	.....	.....	.....	1.	.....
Quebec .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Queensland .....	.....	.....	.....	.....	2,497.	568.	17.	.....	.....	.....
Railway Passengers .....	531.	205.	364.	94.	1,251.	78.	833.	90.	5.	.....
Reliance of Canada .....	428.	92.	249.	.....	8,142.	1,433.	1,250.	210.	149.	54.
Reliance of Philadelphia .....	.....	.....	.....	.....	261.	.....	47.	.....	.....	.....
Royal Exchange .....	2,618.	6,065.	.....	.....	12,819.	2,727.	53.	.....	115.	46.

## THEFT, PLATE GLASS, PERSONAL PROPERTY, INLAND TRANSPORTATION AND MISCELLANEOUS - (Continued)

NAME OF COMPANY	Theft		Plate Glass		Personal Property		Inland Transportation		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Royal Insurance .....	\$ 7,641.	\$ 8,839.	\$ 5,173.	\$ 3,894.	\$ 43,830.	\$ 16,120.	\$ 6,895.	\$ 8,657.	\$ 20,212.	\$ 1,053.
Royal Scottish .....	.....	.....	.....	.....	110,627.	11,063.	19,062.	12,901.	6,562.	1,667.
St. Paul Fire and Marine .....	.....	.....	467.	.....	9,673.	3,851.	71.	.....	216.	355.
Saskatchewan .....	209.	.....	42.	.....	950.	.....	.....	.....	1,832.	.....
Scottish Canadian .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Scottish Insurance .....	.....	.....	.....	.....	913.	62.	.....	.....	.....	.....
Scottish Metropolitan .....	.....	.....	247.	822.	2,643.	1,543.	.....	.....	.....	.....
Scottish Union .....	.....	56.	262.	228.	2,283.	6,551.	342.	(359.)	89.	.....
Sea .....	218.	.....	.....	.....	.....	.....	.....	.....	.....	.....
Security Insurance .....	.....	.....	134.	.....	2,482.	212.	1,032.	.....	1.	12.
Security National .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
South British .....	.....	.....	.....	.....	35,078.	18,334.	9,220.	.....	.....	.....
Springfield .....	.....	.....	.....	.....	591.	131.	5.	.....	4,605.	3,679.
Standard Insurance .....	42.	19.	176.	57.	2,460.	4,251.	1,018.	1,224.	373.	(615.)
Standard of New York .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Stanstead & Sherbrooke .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
State Assurance .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sun Insurance .....	1,340.	2,027.	1,767.	872.	5,020.	2,231.	113.	.....	7.	.....
Svea-Norran .....	320.	(36.)	293.	255.	2,792.	668.	1.	.....	139.	24.
Switzerland General .....	.....	.....	.....	.....	201.	24.	.....	.....	.....	.....
Toronto General .....	1,944.	1,059.	1,198.	1,067.	2,574.	7,127.	9,885.	3,701.	108.	.....
Traders General .....	.....	.....	.....	.....	9,911.	4,107.	.....	.....	.....	.....
Transcontinental .....	38.	.....	257.	.....	553.	1,351.	12.	.....	.....	.....
Travelers Fire .....	.....	.....	.....	.....	5,004.	324.	203.	.....	4,307.	2,858.
Travelers Indemnity .....	336.	260.	76.	211.	.....	.....	.....	.....	13,543.	11,801.
Travelers Insurance .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Union Assurance .....	489.	.....	41.	.....	4,559.	106,166.	72.	.....	.....	.....
Union of Canton .....	5,156.	502.	3,023.	1,238.	28,134.	8,451.	360.	.....	11,088.	(436.)
Union Marine .....	294.	51.	203.	250.	724.	351.	27.	182.	753.	33.
United British .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United National Indemnity .....	.....	269.	2,880.	154.	2,109.	404.	99.	.....	220.	.....
United Scottish .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United States Fidelity .....	15,569.	1,227.	11.	528.	2,050.	3,543.	848.	1,020.	9,980.	2,209.
United States Fire .....	.....	.....	.....	.....	.....	.....	.....	.....	2,105.	703.
Unity Fire .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wawanesa .....	341.	(64.)	1,283.	1,154.	7,761.	2,269.	145.	.....	935.	.....
Wellington .....	411.	44.	80.	.....	(73.)	(49.)	(25.)	.....	.....	.....
Westchester .....	.....	.....	.....	.....	4,100.	7,086.	1,697.	2,040.	621.	(1,026.)
Western Assurance .....	712.	89.	682.	352.	12,683.	73,632.	4,288.	4,793.	2,660.	253.
Western Union .....	794.	177.	1,221.	650.	1,204.	1,057.	10,392.	1,915.	1,482.	80.



THEFT, PLATE GLASS, PERSONAL PROPERTY, INLAND TRANSPORTATION AND MISCELLANEOUS - (Continued)

NAME OF COMPANY	Theft		Plate Glass		Personal Property		Inland Transportation		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Westminster	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
World Auxiliary					2,259.	929.	1,997.	902.		
World Fire and Marine					(14.)					
World Marine and General	24.				47.	35.				
Yorkshire	1,696.	229.			12,520.	1,071.	1,267.	2,788.	2,204.	
Zurich	182.	382.		794.						
Total	\$175,631.	\$101,884.	\$144,933.	\$ 85,248.	\$1,590,699.	\$1,343,288.	\$881,021.	\$1,042,930.	\$548,717.	\$747,585.

**TABLE 20**  
**ABSTRACT OF THE RETURNS OF COMPANIES**  
**TRANSACTIONING HAIL INSURANCE IN THE PROVINCE OF ALBERTA, 1954**

NAME OF COMPANY	Net Premiums Written And Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Aetna Insurance	\$157,452.	\$ 92,094.	58.49
American			
American National	9,507.	10,028.	105.48
Bee Hail	15,998.	22,130.	138.33
Citizens	20,325.	22,892.	112.63
Connecticut Fire	5,571.	6,118.	109.82
Continental Insurance	28,756.	31,854.	110.77
Equitable Fire and Marine	1,114.	1,224.	109.87
Fidelity-Phenix	14,768.	13,006.	88.07
Fireman's Fund	47,389.	52,932.	111.69
General Security	827.		
Great American Insurance	180,633.	190,537.	105.48
Halifax			
Home Insurance	130,536.	121,617.	93.17
Insurance Company of North America	112,755.	84,331.	74.79
Minneapolis Fire and Marine			
New Hampshire	19,626.	38,022.	193.73
New York Fire	16,316.	24,166.	148.11
Phoenix of Hartford	9,233.	10,139.	109.81
Providence Washington			
Reliance of Canada	3,980.	4,370.	109.80
Sea	3,129.	1,743.	55.70
Springfield	123,986.	81,492.	65.73
Transcontinental	12,503.	25,469.	203.70
Westchester	9,949.	10,926.	109.08
Total	\$924,353.	\$845,090.	91.43

















